DOCUMENT RESUME

ED 380 626	CE 068 548
TITLE	Customer Service/Account Representative. Teacher Edition. Financial Services Series.
INSTITUTION	Oklahoma State Dept. of Vocational and Technical Education, Stillwater. Curriculum and Instructional Materials Center.
PUB DATE	91
NOTE	217p.; For related documents, see ED 329 787-788, ED 339 815, and CE 068 549. Title page varies. Portions printed on colored paper.
AVAILABLE FROM	Curriculum and Instructional Materials Center, Oklahoma Dept. of Vocational and Technical Education, 1500 West Seventh Avenue, Stillwater, OK 74074 (instructional package, 1 teacher and 10 student editions, order no. B02029: $60; student edition, B03029: $3).
PUB TYPE	Guides - Classroom Use - Teaching Guides (For Teacher) (052)
EDRS PRICE	MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS	Accounting; Adult Education; *Banking; Behavioral Objectives; Competency Based Education; Finance Occupations; *Financial Services; High Schools; Learning Activities; Office Occupations; Office Occupations Education; Service Occupations; State Curriculum Guides; Student Evaluation; Vocational Education
IDENTIFIERS	*Customer Services

ABSTRACT

This curriculum guide is designed for 11th- and 12th-grade students or for adults who are interested in pursuing a career in the financial institution field. It can be used as a stand-alone curriculum for an entry-level career as a customer service/account representative. The guide consists of four units of instruction. Each unit contains some or all of these components: performance objectives, suggested activities for the instructor, information sheets, assignment sheets, job sheets, transparency masters, tests, and answers to test and assignment sheets. Units of instruction are designed for use in more than one lesson or class period of instruction. Unit topics are as follows: relating to customers, retrieving customer information, updating customer information, and using troubleshooting techniques. A basic skills documentation matrix correlates skills with units of instruction. (YLB)

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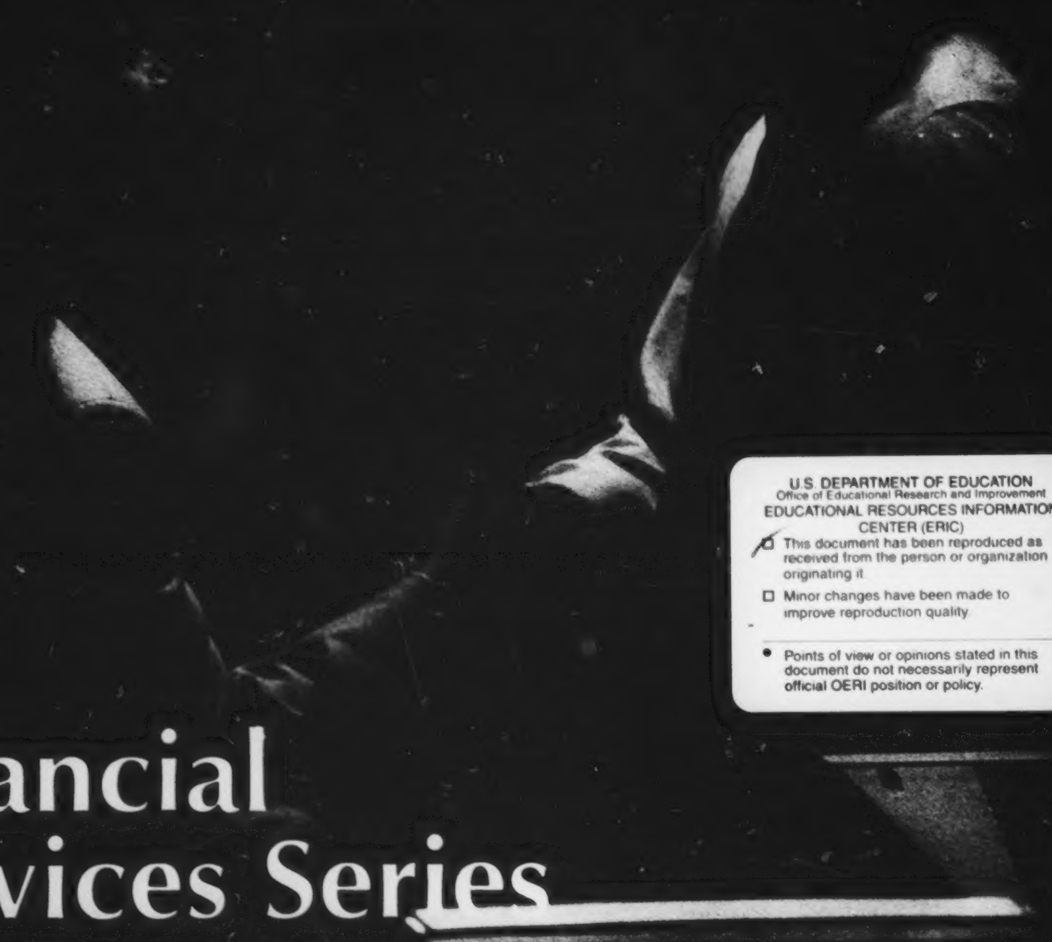

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Financial Services Series

Customer Service/ Account Representative

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CIMC

Teacher Edition

Oklahoma Department of
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1500 West Seventh Avenue
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91-008192

BO-1029

Customer Service/ Account Representative

Instructor Edition

Developed by the
Curriculum and Instructional Materials Center
for the Division of Business and Office Education
Oklahoma Department of Vocational and Technical Education

91-008192

B01029

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CUSTOMER SERVICE/ACCOUNT REPRESENTATIVE

TABLE OF CONTENTS

Unit Name **Number**

Relating to Customers I

Retrieving Customer Information II

Updating Customer Information III

Using Troubleshooting Techniques IV

FOREWORD

We believe that the single most effective way to improve educational programs is through the development and implementation of a sound instructional materials system. The *Customer Service/Account Representative* book is designed for 11th and 12th grade students or adults who are interested in pursuing a career in the financial institution field.

The *Customer Service/Account Representative* book is one of the *Introduction to Financial Services* Series. This book can be utilized as a stand alone curriculum for an entry-level career as a Customer Service/Account Representative. Other books in the series are:

Introduction to Financial Services

New Accounts Representative

Safe Deposit Representative

Proof Operator

Teller Operator

Course content will prepare the student for proficiency in the area of financial services as an efficient Customer Service/Account Representative.

The use of this book along with the *Financial Services Series* serves as an instructional asset to build program uniformity, set minimum program standards, and provide a basis for teacher and student accountability. It is our belief that the total vocational business and office education program will benefit through the use of the *Financial Services Series*.

Roy Peters, Jr., Director
Oklahoma Department of Vocational
and Technical Education

Janice Huston, State Supervisor
Oklahoma Department of Vocational
and Technical Education

PREFACE

Financial Institutions are changing and evolving in response to the needs of their customers. Innovations in the financial field are now having an impact on the future of business and industry and will influence our future financial habits.

Financial institutions are providing many services for their customers, such as preauthorized bill payment, direct deposit and pay-by-phone. The committee of the *Financial Services Series*, strived to provide students with the most up-to-date information relevant to the financial field.

As students continue through this series, the financial services field will continue to change. The financial field is one of the most complex areas in the business arena, and new laws are being implemented on a regular basis to balance the changing financial needs of our increasingly global economy. Hopefully, the skills identified in this curriculum guide will empower students to continue learning and growing in preparation for the variety of employment opportunities in the financial services field.

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ACKNOWLEDGEMENTS

The CIMC would like to extend a great appreciation to those individuals who played important parts in the development of *Customer Service/Account Representative*. For her constant support and influential drive, a thank you goes to Ms. Janice Huston, State Supervisor for Business and Office. For their continuous support and effort, a strong appreciation is extended to Dr. Brenda Stacy, CIMC Coordinator, and Dr. Lynna Ausburn, Development Coordinator. A generous thank you goes to the writer, Sherry Wietelman, who gave her dedication and commitment to the development of this publication. Without her efforts this project wouldn't have been possible.

A generous thank you goes to financial services instructors who also gave their time and expertise to the completion of this publication:

Ms. Debbie Belford
Francis Tuttle AVTS

Ms. JoAnn Lynch
Red River AVTS

Ms. Nita Knight
Great Plains AVTS

Ms. Jaunita Lamb
Tri-County AVTS

Ms. Connie George
Tulsa County AVTS

Ms. Wanda McCornack
Moore High School

Ms. Nell Dennis
West Moore High School

Ms. Carol Dvorack
Indian Meridian AVTS

In addition, a very generous thank you goes to the individuals from the financial field whose expertise allowed the development of this publication to be successful:

Mr. Sherman Huff
Federal Reserve Bank
Oklahoma City, OK

Mr. Tom McGee
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Mr. Jack Dreesen
First National Bank
Moore, OK

Ms. Sydney Reding
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Ms. Susie Presley
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Without the help of the above people, this project would not have been completed to the level of quality that Oklahoma instructors have come to expect from the Oklahoma Department of Vocational and Technical Education.

Special recognition and thanks are also extended to the training professionals at Systematics, Inc. in Little Rock, Arkansas, for their help with the design and development of the "computer screens": Doris Krain, Senior Vice-President and Manager of Education; M'liss Collins, Training Services Manager; and Phil Billingsley, Training Specialist. Thank you also goes to Richard Legako, Senior Operations Analyst with Systematics, Inc., Oklahoma City, Oklahoma.

To the artists who worked on this publication, thank you for your creativity and professionalism. Thanks are also extended to Rose Primeaux and her staff in the Word Processing Center for their efforts in the completion of this project.

Thank you is also extended to the financial services professionals of Liberty National Bank and Trust Company, A Bank of Mid-America, Oklahoma City, Oklahoma: Mischa Gorkuscha, Executive Vice-President; Cynthia L. Kramer, Senior Vice President and Director of Branch Banking; Glenetta S. Rogers, Assistant Vice-President and Item Processing Assistant Manager, and Ingrid Servais, former Assistant Vice-President and Manager of Customer Service.

Other Books in the *Financial Services Series*

Introduction to Financial Services

New Accounts Representative

Teller Operator—May 1991

Proof Operator—May 1991

USE OF THIS PUBLICATION

INSTRUCTIONAL UNITS

Customer Service/Account Representative is one instruction book. A standard format has been established for development of instructional materials for all Oklahoma vocational teachers. This format includes nine basic components that form a unit of instruction: performance objectives, suggested activities for the instructor, information sheets, assignment sheets, job sheets, transparency masters, tests, and answers to test and assignment sheets. Depending on specific objectives there may or may not be transparency masters, assignment sheets, and job sheets included in the unit of instruction.

All of the unit components "zero in" on measurable and observable learning outcomes. Instructors are encouraged to supplement, personalize, localize, and motivate with these materials in order to develop a complete teaching/learning process.

Units of instruction are designed for use in more than one lesson or class period of instruction. Careful study of each unit of instruction by the instructor will help him or her determine the following:

A. Amount of material that can be covered in each class period

B. Skills that must be demonstrated

   1. Supplies and equipment needed

   2. Amount of practice needed

   3. Amount of class time needed for demonstrations

C. Supplementary materials, such as pamphlets and filmstrips, that must be ordered

D. Resource people to be contacted

Performance Objectives (White Pages)

Each unit of instruction is based on the performance needed for successful employment in an occupational area. Performance objectives are stated in two forms: unit objectives, stating the subject matter to be covered in a unit of instruction, and specific objectives, stating the performance necessary to meet the unit objective.

Since the objectives of the unit provide direction for the teaching/learning process, it is important that instructors and students have a common understanding of the intent of the objectives. Following is a list of performance terms, their meanings, and behavioral synonyms that may have been used for this material.

A. **Name** — The individual supplies a name for objects, events, or people

Behavioral synonyms: Label, list, record, reiterate, repeat, write

B. **Identify** — The individual selects a named, described, or pictured object by pointing to it, touching it, picking it up, or selecting it

Behavioral synonyms: Select, mark, match, choose, judge

C. **State a rule** — The individual communicates a relationship or principle that could be used to solve problems or perform a task

D. **Apply a rule** — The individual supplies an answer to a problem by using a stated relationship or principle

Behavioral synonyms: Solve, calculate

E. **Describe** — The individual relates sufficient characteristics or properties of an object or event so that a second individual will be able to state what is being discussed

Behavioral synonyms: Define, discuss, interpret, recite, tell how, tell what happens when

F. **Distinguish** — The individual selects an object or event from two or more that are easily confused

Behavioral synonyms: Discriminate, differentiate

G. **Order** — The individual arranges three or more objects or events in a sequence based on a stated property

Behavioral synonyms: Arrange, sequence, list in order, classify, divide, isolate, sort

H. **Construct** — The individual makes a physical object, a verbal statement, or drawing

NOTE: Construct is used when the finished product or result is important.

Behavioral synonyms: Draw, make, build, design, formulate, reproduce, transcribe, convert, put together, compile

I. **Demonstrate** — The individual performs several operations necessary to carry out a specified process

NOTE: Demonstrate is used when it is desirable to watch the student perform a task, one of the highest levels of student performance.

Behavioral synonyms: Show your work, show procedure, perform an experiment, perform the steps, operate, remove, replace, turn off/on, (dis)assemble, (dis)connect

The objectives should be provided for the students and stressed throughout the teaching/learning process. This will help answer any questions concerning performance requirements for each instructional unit. The objectives can also help determine teaching strategies and instructional methods. Prepare for each unit by deciding how each objective can best be taught.

The objective sheet may also be used as a quick pretest to determine prior knowledge of students and to determine whether further study or activities are necessary. Instructors should feel free to modify, delete, or add objectives in order to meet the needs of the students and community. When changes in objectives are made, the instructor should remember to supply the needed information, assignment and/or job sheets, and criterion test items.

Suggested Activities (Pink Pages)

This component is included only in instructor material. The suggested activities pages assist the instructor during the preparation stage of the teaching/learning process by providing suggestions for delivery. Read the suggested activities before teaching the units to allow time to obtain supplemental materials, prepare audio visual materials, and contact outside resources. Duties of the instructor will vary according to the particular unit.

The references that are listed are ones used in the development of each unit. They should be used by the instructor to supplement her or his knowledge of the subject area or to help students with particular interests or occupational objectives in the area covered.

Pretest (Yellow Pages)

The pretest provides a pre-assessment of the knowledge that a student possesses prior to instruction. In individualized instruction a student may challenge out of studying portions or all of the cognitive objectives. In a group instructional setting, instructors may evaluate the knowledge that a group of students are bringing with them and determine where instruction should be emphasized.

Information Sheets (Green Pages)

The information sheets provide "must know" content that is essential for meeting the cognitive (knowledge level) objectives of the unit. The information is written in a topical outline form and is keyed to the specific objectives.

Instructors will find that the information sheet serves as an excellent guide for presenting background knowledge necessary to develop the skills specified in the unit objective. The information sheet may also be used for coordinating activities and advisory committees.

Students should read the information sheet before the information is discussed in class. Space is provided in the margin for students and instructors to add notes that supplement, localize, personalize, or provide motivation for each unit.

Handouts (White Pages)

Handouts are additional material that support and go beyond portions of the Information Sheet. Handouts include such activities as games, puzzles, and additional information that may be used to broaden the students' understanding of the information. While handouts are not tested over directly, they may be used to solve a problem or assist in arriving at solutions for cognitive knowledge and higher-order thinking skills.

Transparency Masters (White Pages)

Transparency masters provide information in a special way. Transparencies direct the class' attention to the topic of discussion. Transparencies may present new information, or they may reinforce information presented in the Information Sheet. They are particularly effective when identification is necessary. Make transparencies and place them in the notebook where they will be immediately available for use.

Activity Sheets (Tan Pages)

The purpose of activity sheets is to provide activities not directly in support of any one objective but which support several objectives or seek to influence the student's beliefs, attitudes, or appreciation of the study area.

Activity sheets vary greatly in their number and design from unit to unit. Some deal with the student's attitudes and beliefs. These may ask rather personal questions and are not intended for review by anyone other than the student. Some activity sheets require the student to make written or oral reports. Other activity sheets may require the student to monitor his or her beliefs or other variables over a period of time and may have application in more than one unit.

Assignment Sheets (Tan Pages)

Assignment sheets give students a chance at problem solving, self-assessment, and/or practical experience with the information. They assist students in the application of knowledge that is a necessary prerequisite to skill development. These may be given to the student for completion in class or used for homework assignments. Answer sheets are provided when appropriate and can be used by the student and/or instructor for checking student progress.

Job Sheets (Blue Pages)

Job sheets are another important segment of a unit of instruction. The job sheets provide a list of equipment, tools, and materials needed to complete a manipulative or psychomotor skill. They describe a step-by-step procedure needed to complete each task or job. Diagrams, photographs, and illustrations are provided to assist students in achieving the skill.

Instructors should demonstrate to students the procedure outlined in each job sheet. Furthermore, the instructor needs to localize the job sheet according to the equipment and supplies available in the local lab or shop situation. Job sheets also furnish potential employers with a picture of the skills being taught and the performances they might reasonably expect from a person who has had this vocational instruction.

Practical Tests (Yellow Pages)

The practical tests are designed to assist the instructor in the evaluation of the psychomotor activities (job sheets). The practical test provides instructors a valid mechanism for determining the student's level of ability in performing on the job sheet.

Tests (Yellow Pages)

This component provides criterion-referenced evaluation of every objective listed in the unit of instruction. It is crucial to note that both paper/pencil and performance objectives must be evaluated.

The tests may be written or oral. It is recommended that the tests be divided into shorter tests covering three or four objectives at a time and given soon after those objectives have been covered. A selection of questions from the units covered may be used for final tests at the end of each term if desired. If objectives have been added, deleted, or modified, be sure to make the changes on the test.

The acceptable response on a unit test, 85 percent in most units, may be raised or lowered to fit the topic or student's ability levels. The percentage applies to the overall score, not to each individual question. The final unit grade should be obtained by using the paper/pencil score along with evaluations of students' demonstrations of the desired skills.

Answers to Pretest, Written Test and Assignment Sheets (Pink Pages)

These components are designed to assist the instructor in the evaluation of student performances.

Teaching Methods

It is a challenge to keep students motivated. Supplement the objectives by providing the "why," personal experiences, and current information. Prepare for each unit by deciding how each objective can best be taught. Allow students to become involved in preparing and planning.

CORRECTIONS AND SUGGESTIONS

The Curriculum and Instructional Materials Center (CIMC) wants to provide vocational instructors and students with materials that are accurate and effective. Although the CIMC strives to maintain the highest standards of development and production, oversights occasionally do occur. If you find any errors in this or other CIMC publications, or have suggestions for improving their usefulness in vocational programs, please notify the CIMC staff. One easy way of pointing out errors is to make a photocopy of the affected page and to indicate the correction on the copy. Mail this information to the CIMC, where it will be used to correct the publication before the materials are reprinted.

To ensure that the material is updated on a timely basis, notify the CIMC of necessary corrections as soon as possible after discovering the error. Do not assume that someone else will notice the error and inform the CIMC; other users may be making the same assumption. Please send corrections and recommendations for improving this publication to the following address:

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BASIC SKILLS IN CIMC MATERIALS

Preparing students to enter successfully into today's world of work offers vocational education a substantial challenge. The contemporary workplace is characterized by constant and rapid technological change and by increasing job complexity and skill intensity. Due to rapid technological advancement, the half-life of work skills is now reduced to a bare three to five years. Out of this new workplace environment has arisen a growing awareness of the critical importance of an American workforce armed with the skills necessary to survive in a competitive economy.

One result of this national awareness has been the emergence of a renewed emphasis on basic academic skills in all areas of education. Pressure to increase academic skill development is being placed on education by both legislative action and industry mandate. The Carl D. Perkins Vocational and Applied Technology Education Act of 1990 sets stringent basic skill requirements for vocational education. State legislatures are increasingly requiring basic skills accountability by teachers and school administrators. Graduation exams, minimum competency requirements, and expected learner outcomes are being implemented with increasing frequency. In addition, business and industry are delivering the message clearly to educators that vocational competence now requires increased strength in the basic skills.

The issue of the basic skills currently required in the work place was very successfully addressed in a recent national three-year study conducted jointly by the American Society of Training and Development (ASTD) and the U.S. Department of Labor (DOL). The findings of this study were published in 1990 in the book, *Workplace Basics: The Essential Skills Employers Want*.

The ASTD/DOL research indicates clearly that American employers have discovered that their workforces need a variety of skills that include, but are not limited to, the classic academic trio of reading, writing, and computation. Employers now are also looking for competence in areas such as "learning to learn," problem solving and critical thinking, interpersonal and teamwork skills, oral communication and listening techniques, and the social and personal management skills that demonstrate a capacity for independence and responsibility in on-the-job performance.

It is clear that the requirements of today's business and industry have expanded and re-defined "workplace basics." It is in line with the re-definition and with the competency requirements of current education legislation, that the Oklahoma Department of Vocational and Technical Education has chosen to address "basic skills" in the instructional materials produced by its Curriculum and Instructional Materials Center.

It is not a new development for CIMC materials to contain information and activities which develop basic skills competencies in students undertaking vocational programs. What is new is the specific marking, or flagging, of items in our instructional materials that address basic skills.

To assist teachers and students in identifying activities which promote basic skills development, CIMC has implemented a marking system which uses simple graphic symbols or icons. These icons are located in the left margins of assignment sheets, activity sheets, and job sheets. The following is an explanation of the icons and the kinds of basic skill activities they indicate.

1. **READING SKILLS:** Skills involving use of print resource material for obtaining and applying information.

Current vocational education literature indicates that functional literacy as a workplace basic needs to be defined in terms of reading competencies actually required for job performance. The activities identified with this icon addressing reading skills in CIMC materials deal specifically with developing reading skills in an applied, job-related context. These range from general information-gathering activities to tasks requiring use of specific technical reference materials. Many contain a "learning to learn" aspect which promotes engaging actively and purposefully in vocationally relevant inquiry.

2. **WRITING SKILLS:** Skills involving written communication of processes, information, or ideas.

Tasks identified with this icon promote development of skills in written communications. As with reading skills, the writing skills emphasized in CIMC materials have a vocational context. They include filling out forms, keeping work activity records, writing simple memos and letters, generating more complex reports and articles, and written expression of ideas and concepts related to vocational performance or exploration.

3. **MATHEMATICS SKILLS:** Skills involving computation, calculation, and interpretation of numerical data.

This icon identifies activities which develop vocationally-related skills in computation, measurement and estimation, selection and application of appropriate mathematical processes, and collecting, displaying, or interpreting data.

4. **SCIENCE SKILLS:** Skills involving mastery and application of scientific information or theory.

This icon marks activities which are related to the development of skills in either the physical or biological sciences. These skills stress occupationally-related application of science and technology.

5. **ORAL COMMUNICATION SKILLS:** Skills involving speaking and listening.

Activities marked with this icon promote development of effective speaking and listening. They include practice in such areas as speaking techniques, word choice, non-verbal messages, use of communication media, and using active listening techniques. Many of these activities promote "learning to learn" skills in verbal inquiry.

6. **INTERPERSONAL OR RELATING SKILLS:** Skills involving working and getting along with others.

Activities which deal directly with skills in relating to others are marked with this icon. This includes areas such as multi-cultural awareness, group processes and dynamics, negotiation, dealing with conflict, cooperation and teamwork, values and attitudes, and leadership and motivation.

7. **CREATIVE THINKING AND PROBLEM SOLVING SKILLS:** Skills involving comprehending, applying, analyzing, and developing complex ideas and situations.

This icon identifies activities which stress development of higher-order thought processes such as problem identification and analysis, lateral thinking, evaluating alternatives, developing solutions, examining assumptions, and evaluating outcomes.

8. **EMPLOYABILITY SKILLS:** Skills involving choosing, obtaining, and succeeding in a career.

Activities marked with this icon relate to competencies required to obtain employment and develop a career. These competencies include specific occupational tasks. They also include items such as career analysis and selection, job searching, completing applications and resumes, interviewing, business etiquette, and personal management skills required for job-keeping and maturing in one's work. Examples of the later category include personal presentation, self-discipline, work accuracy, reliability, discretion, punctuality, handling stress, judgment, confidence, etc.

9. **SOCIAL STUDIES SKILLS:** Skills involving investigation and application of social concepts.

This icon marks activities which stress competencies in fields relating to human society and its distribution and relationships. This includes areas such as history, geography, demographics, current events, cross-cultural studies, consumer issues, environmental issues, and ethical concerns in science and technology.

Some activities in CIMC materials develop skills in more than one of the eight basic skill areas. In cases where the relative strengths of the skill elements are clearly discernable, the identification icon used is the one judged to be the primary, or strongest, element in the activity. For some activities, more than one icon is used, indicating equal strength of basic skills components in the activity.

The use of graphic icons to identify basic skills in CIMC instructional materials is the first in a series of steps designed to foster basic skills development in vocational students and accountability for vocational teachers. The Oklahoma Department of Vocational and Technical Education has developed a staged implementation strategy for integrating basic skills into CIMC materials. Additional basic skill elements in future CIMC publications will reflect the advancement of this staged implementation.

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OBJECTIVE SHEET

RELATING TO CUSTOMERS

INTRODUCTION

Customers visit or contact the customer service area of a financial institution when they need help. As a Customer Service/Account Representative, you may be expected to locate information about a customer's account, make changes to the information, issue stop payments and holds on checks, close accounts, add and delete signatures on accounts, and reconcile customer's statements. Because the Customer Service/Account Representative actually represents the institution to the customer, it is important to know both the methods and procedures for accomplishing the tasks listed above, and how to deal with customers in a professional manner.

UNIT OBJECTIVE

After completing this unit, the student should be able to deal with customers in a professional manner. The student will show these competencies by completing the assignment sheets, job sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with customer relations to their correct definitions.
2. Discuss effective communication skills.
3. Choose the correct word or phrase to complete statements about guidelines for effective listening.
4. Select from a list appropriate behaviors for professional business etiquette.
5. Describe proper procedures for handling difficult customers.
6. Describe proper procedures for greeting customers.
7. Demonstrate the ability to
    a. Greet customers in person.
    b. Greet customers over the phone.

RELATING TO CUSTOMERS

PREPARATION

- Review unit and plan presentation.
- Order materials to supplement unit.
- Contact guest speakers and arrange for their presentations to the class.

  NOTE: Provide the specific topics of discussion to the guest speakers. After final confirmation has been received, be sure to call them one or two days before the scheduled day and reconfirm their participation.
- Devise games and/or crossword puzzles to reinforce terms.
- Visit the Customer Service Department of a local financial institution.

DELIVERY

- Discuss unit objectives.

Objective 1

- Discuss the terms associated with customer relations using the information sheet.
- Play Jeopardy-style games or use crossword puzzles to reinforce terms.

Objective 2

- Discuss the communication process using the information sheet.
- Discuss the different types of questions (open-ended and closed-ended).
- Have students suggest as many open-ended and closed-ended questions as they can.
- Have a student model different types of nonverbal communication behavior while the rest of the class tries to guess what the actions are communicating.
- Discuss written communication. Use Handout 1.

Objective 3

- Discuss guidelines for effective listening.
- Use Handout 2 for students to practice listening.
- Play charades.

Objective 4

- Discuss professional business etiquette identified in the information sheet.
- Ask students to write a paragraph describing the way they see themselves. Instruct students to turn papers in without signing them. Read each paper to the class and have students attempt to identify the person being described.
- Schedule guest speaker for class. Topic: "The Importance of Professional Behavior"
- Schedule guest speaker for class. Topic: "Expected wardrobe and grooming for customer service personnel"

  NOTE: If students have not completed course work in wardrobe planning, clothing selection and clothing care management, use the *Successful Clothing Management* curriculum guide or Unit E II "Imaging" from the *Adult and Family Living* curriculum guide to teach these skills.

- Use Handout 3 to discuss proper attire for financial institutions.
- Use Handout 4 to discuss proper grooming.
- Show the video, *Well, Excuse Me!.*
- Show the video, *Effective PR Begins at the Teller Window*

Objective 5

- Discuss proper procedures for handling difficult customers identified in the information sheet.
- Show the video: *Cooling the Hot Customer*
- Use Handout 5 to discuss the rights of customers.

- Use TM 1 to promote discussion on handling customer complaints.

- Show the video: *How to Deal with All Kinds of Customers*

- Ask a student to be an angry customer while you (the instructor) model appropriate ways to handle angry customers.

- Ask a student to be an impatient customer while you (the instructor) model appropriate ways to handle impatient customers.

- Have students take turns role-playing difficult customers and Customer Service Representatives.

Objective 6

- Discuss proper procedures for greeting customers in person using the information sheet and demonstrate to the class.

- Ask students or staff members from other areas to come in to be "greeted" by your students.

- Show the video: *Customer Service: The Film.*

- Have students "shop-a-bank" or financial institution. Design a form for students to use to "grade" the customer service they receive when visiting a local financial institution.

- Use Job Sheet 1 to give students practice in greeting customers in person.

- Discuss proper procedures for greeting customers on the phone using the information sheet and demonstrate to class.

- Have students role-play greeting customers on the phone with "prop" telephones. Have some smile while they answer the phone and some frown while they answer the phone. Bring a cassette recorder to class and record the role-plays for play back to the class. Discuss how customers can identify the greeter's mood by the tone of their voice.

  NOTE: Be sure that students do not face each other while on the phone.

- Show the video: *Telephone Communication Skills*

- Show the video: *More Telephone Communication Skills*
- Use Job Sheet 2 to give students practice in greeting customers on the phone.

APPLICATION

Objective 7

- Have students complete Job Sheet 1
- Have students complete Job Sheet 2

EVALUATION

Pretest

- Pretest students.
- Determine individual study requirements from pretest results.
- Counsel students individually on pretest results and study requirements.
- Modify materials in unit or create supplementary materials for individual students as required.

Practical Test

- Determine if student followed correct procedures for greeting customers in person and on the phone.
- Evaluate the quality of the greetings using the criteria given.
- Demonstrate the procedures again and retest if necessary.

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give written test.
- Evaluate students on job sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. Adjust scope, sequence, or instructional approaches for additional lessons as required.

SUGGESTED RESOURCES

Audiovisual Materials

- *Effective PR Begins at the Teller Window*
- *Color Me Beautiful: Discover Your Natural Beauty Through Color*
- *Customer Service: The Film*
- *More Telephone Communication Skills*
- *Well, Excuse Me!*
- *Cooling the Hot Customer*
- *Caught in the Middle*
- *Cross-Selling Skills for Tellers*
- *How to Deal with all Kinds of Customers*

NOTE: These films are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these films from the Curriculum and Instructional Materials Center, Oklahoma State Department of Vocational and Technical Education, 1500 W. Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers must order all films, except *Customer Service: The Film*, from BancTraining Video Systems, P.O. Box 10390, Des Moines, Iowa 50306. Out-of-state teachers must order *Customer Service: The Film* from Barr Films.

Computer Software

- *Suit Yourself—Your Best-Dressed Image*, Your Image, Inc., 1540 W. Market Street, Suite 102, Akron, Ohio 44313, phone 216-867-5992.

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OBJECTIVE 1

1. a
2. j
3. c
4. i
5. e
6. g
7. f
8. b

OBJECTIVE 2

Communication is the process of sending and receiving messages. In any communication, there are senders and receivers who give each other feedback. Feedback may be positive or negative. Verbal communication involves spoken words and nonverbal communication involves things we do or "body language".

OBJECTIVE 3

1. c
2. d
3. c
4. d

OBJECTIVE 4

2, 8, 9, 10

OBJECTIVE 5

Answers will vary but should include most of the following:

— Don't take complaints personally
— Listen carefully and respond courteously
— Remain objective and calm
— Empathize with the customer
— Conduct the transaction quickly
— Ensure the customer asks questions if he or she seems confused
— Apologize briefly if the complaint is valid
— Suggest precautions
— Refer customer to more effective communicator if unable to handle difficulty
— End conversation politely

OBJECTIVE 6

Customer Service Representatives should stand, make eye contact, smile, extend a hand for a hand shake, greet the customer by name and ask how they can help when greeting customers in person.

When answering the customer service phone, representatives should answer the phone within three rings, smile, identify the department and themselves by name and ask how they can help.

OBJECTIVE 7

Refer to Practical Tests for Job Sheets 1 and 2.

THE "WRITE STUFF"*

The following letter was sent by an employee of a financial institution to a customer.

"Enclosed is the Signature card of your checking account to add your husband too.

"Please sign the card at the bottom where indicated and have your husband signs just below your signature also please fill in any additional information that you would like us to have, such as Driver's and date of bith's.

"Thank You for your understanding and Cooperation.
Sincerely Yours...."

After marking the letter with a dozen corrections, the customer sent it back, along with one of her own:

"Thank you for the prompt service. Please, in the future, check your spelling, grammar, and typing before sending correspondence to the public. You represent the bank and this letter is a very poor representation.

"No, I am not an English teacher. I do, however, feel that business has an obligation to represent proper English skills (spoken as well as written) when dealing with the public.

"P.S. Nice to see prompt, caring service!"

Chances are, the bank employee involved in the foregoing correspondence was not deliberately careless when she wrote to her customer and was truly upset by the woman's reaction. After all, she had given "prompt, caring service." However, if she had taken the time to carefully proofread her letter, she probably would have found the mistakes, many of which could have been typing errors.

---

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When it comes to business correspondence, proper grammar, spelling, and punctuation, along with error-free typing, are basic necessities. And they are skills that any intelligent person can master.

As the *Bank Teller's Handbook* says, "Your letters are a reflection of your abilities, your personality, and your bank. Take the time to make them your best." With a little time and effort, the reader mentioned at the beginning of this article can make her business correspondence as impressive as her prompt, caring service.

ACTIVE LISTENING SKILLS*

DIRECTIONS

The following questions focus on the process of listening to your customers. After you write down your answers, be prepared to explain your decisions to the class.

1. Mr. Nuyen (he is wearing a uniform with his employer's name on it): "I want to buy a car."

   You (the banker) think he's asking for a loan, but you are not sure. What is your response?

   ____

   ____

   ____

   He confirms he needs to borrow money, but he appears very nervous, shifting from foot to foot and looking out the window. How would you use what you know to calm him down and reassure him?

   ____

   ____

   ____

2. Mrs. Stott (who was a customer long before you joined the bank) is very agitated today: "I've misplaced my certificate of deposit, and I'm scared I'll lose the money, too!" How would you deal with her predicament?

   ____

   ____

   ____

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3. Mr. Olson (a gray-haired gentleman in his 60s) strides up to your desk and asks for a 30-month CD. You want to make sure this product meets his needs. How would you try to treat him like a client instead of a customer?

____

____

____

4. Ted Jackson is on the phone, asking whether your bank's checking accounts carry direct-deposit and bank-by-mail services. You answer his questions and suggest that he come to the bank to open an account, but he seems reluctant. What would you do next?

____

____

____

5. Mrs. Danneman is "boiling over" on the phone. She's just talked to new accounts, the chief teller, and probably the janitor, and now she's got you. "And I'm just trying to get some information!" she tells you. At this point, she's so hot you can't even figure out what she wants. What would you do to calm her down?

____

____

____

6. Margaret Peterson is in the bank, asking for a credit card for her daughter, who is about to leave for college. You suspect Mrs. Peterson might be able to use other services, such as wire transfers to her daughter throughout the year, or a home equity loan to help finance her daughter's education. What would you say to find out more?

____

____

____

7. A close friend of yours is going through a divorce. A customer, Mrs. Rodriguez, enters the bank, obviously overjoyed that her daughter Dolores is to be married next June. You have conflicting feelings because you are happy for her, but your friend's troubles are fresh in your mind. How do you handle this situation?

____

____

____

8. In your conversations at work, you will need to observe nonverbal clues to check your progress. What are some clues that indicate you are giving out information too fast?

____

____

____

9. List three questions you can ask customers that will allow them to clear up their confusion without feeling embarrassed.

____

____

____

BUSINESS DRESSING

Different occupations have different requirements for their employees' personal appearance. Because a company's image is reflected by the appearance of its employees, an assembly plant might allow a more casual dress code than a financial institution. Since customers will judge the safety and competence of the financial institution by the appearance of the Customer Service/ Account Representative, it is important to project a traditional and conservative image by choosing appropriate clothing styles and paying close attention to detail.

Building a business wardrobe doesn't have to be expensive for entry level employees. A few appropriate skirts and blouses for women and long-sleeved shirts with dark trousers and conservative ties for men are appropriate for the new employee. If at all possible, jackets should be worn to project a "pulled-together" look. Darker colors can help achieve a more conservative image. White is always a good choice for blouses and shirts.

NOTE: It is less expensive to have a few pieces of quality clothing which will last several years than to have a closet full of lower quality clothing which must be replaced each year.

Use the chart on the next page to help with color and accessory selection.

COLORS FOR BASIC GARMENTS AND ACCESSORIES

Garment	Men	Women
Jackets, trousers, skirts	Grays, dark blues, browns	Grays, dark blues, browns, black, deep reds
Shirts and blouses	White, light blue, sometimes a few other very pale pastels	White, all other colors
Shoes and other leather accessories	Black, dark brown, cordovan (very dark maroon, nearly black)	Background: all colors
Ties and scarves	Background: grays, dark blues, deep reds, browns, light yellows Pattern: many colors	Background: all colors Pattern: all colors

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RELATING TO CUSTOMERS

GROOMING

Every detail of your appearance says something to a customer. Close attention to detail in your personal grooming will communicate to customers that the financial institution will be just as careful with their money. In order to make the best impression possible, use this grooming checklist each morning.

After you are dressed and ready to leave for work, check out what people will see when they see *you* by referring to the chart on the next page.

Head-to-Toe Morning Grooming Checklist

	For a Man	*For a Woman*	*For Men and Women*
Head	Well-shaven After-shave applied Beard and/or mustache well trimmed	Makeup carefully applied Eyebrows plucked Earrings and/or necklace polished and clean If wearing a scarf, it is unspotted and pressed	Hair well brushed, well combed, well cut, clean Face well washed Ears clean Neck washed
Body	Clean shirt Collar and cuffs checked for fraying Spotless well-tied tie	Fragrance applied sparingly No makeup on top of dress, blouse, or sweater Slip does not show	Body well washed Deodorant applied Underwear fresh Clothes spot-free and well pressed No buttons missing Clean handkerchief Check for dandruff "fallout"
Hands		Nail polish in perfect condition Hand lotion applied	Hands washed Nails clean and in good shape Rings clean and free from soap film Watchband in good shape
Legs and Feet	Clean socks pulled up high Laces on shoes or tassels on loafers in good shape	Pantyhose run-free	Shoes well-polished and free of scuff marks Shoe heels in good shape
Handbag and/or briefcase			Leather clean and polished Hardware polished

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A CUSTOMER'S BILL OF RIGHTS*

1. A customer has the right to courteous, considerate treatment at all times by all members of the seller organization.

2. A customer has the right to receive accurate information about features, applications, prices and availability of products or services which are offered for sale.

3. A customer has the right to have his or her expectations met that quality, price and delivery of the product or service will be as represented prior to having made the purchase.

4. A customer has the right to be served by skilled, knowledgeable personnel dedicated to representing his or her best interests with other departments in the seller organization.

5. A customer has the right to be promptly and fully informed when the seller's commitment cannot be met as originally stated.

6. A customer has the right to complain - and to receive prompt, fair handling and resolution of the complaint on its merits.

7. A customer has the right to expect extra effort by the seller's personnel in genuine emergencies, regardless of their cause.

8. A customer has the right to expect honesty and integrity at all levels in the seller organization, and assurance that all legal requirements have been met and rights observed.

9. A customer has the right to expect teamwork from the seller - and never to hear the expression: "That's not my department!"

10. A customer has the right to expect appreciation from everybody in the seller organization with which he or she does business, appreciation for business already given in the future...provided this Customer's Bill of Rights continues to be observed by the seller organization.

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PRETEST

RELATING TO CUSTOMERS

I

NAME ______________________ SCORE ______

OBJECTIVE 1

Match terms associated with customer relations to their correct definitions. Write the correct letter in the blank.

______ 1. Questions that cannot be answered with "yes" or "no"

______ 2. A verbal or nonverbal response

______ 3. A smile or frown

______ 4. Spoken words

______ 5. Questions that can be answered with "yes" or "no"

______ 6. Terms unique to a specific job or industry

______ 7. The person transmitting the message

______ 8. The person accepting the message

a. Open-ended questions

b. Receiver

c. Nonverbal communication

d. WYSIWYG

e. Closed-ended questions

f. Sender

g. Jargon

h. Message

i. Verbal communication

j. Feedback

k. ASAP

l. Body language

m. Communication

OBJECTIVE 2

Discuss effective communication skills. Include information about senders, receivers, feedback and the two types of communication in your discussion.

____

____

____

____

____

OBJECTIVE 3

Choose the correct word or phrase to complete statements about guidelines for effective listening. Write the correct letter in the blank.

______ 1. Effective listening cannot be achieved by ___.

a. smiling
b. making eye contact
c. interrupting the customer
d. asking questions

______ 2. An effective listener ___.

a. takes notes
b. listens for the facts
c. keeps the "How can I help?" mental attitude
d. all of the above

______ 3. The most important skill in helping customers is ___.

a. looking professional
b. operating the computer quickly
c. listening actively
d. using good grammar

______4. If you must remember large quantities of information or a specific sequence of events it is a good idea to ___.

a. ask questions
b. smile
c. make eye contact
d. take notes

OBJECTIVE 4

Select from a list appropriate behaviors for professional business etiquette. Write an X in the blanks before appropriate business behaviors.

______1. Combing hair at work station

______2. Smiling at customers

______3. Using slang

______4. Smoking at work station

______5. Gossiping

______6. Yelling

______7. Forgetting to say "Please"

______8. Shaking hands

______9. Standing to greet customers

_____10. Using proper grammar

_____11. Walking with a cigarette

OBJECTIVE 5

Describe proper procedures for handling difficult customers.

____

____

____

____

OBJECTIVE 6 **Describe proper procedures for greeting customers.**

In person ______________________________

____

____

____

Over the phone ______________________________

____

____

____

NOTICE In addition to the pretest items, the student will be required to demonstrate mastery of the following objectives.

OBJECTIVE 7 **Demonstrate the ability to**

a. **Greet customers in person.** RATING ______

b. **Greet customers over the phone.** RATING ______

RELATING TO CUSTOMERS

OBJECTIVE 1

Match terms associated with customer relations to their correct definitions.

- **Closed-ended questions** — Questions that require the listener to make a decision. These questions can be answered with "Yes" or "No".

  EXAMPLE: "Would you like another checkbook cover?"

- **Feedback** — A verbal or nonverbal response from the listener that lets the person talking know that his message has been received and understood or that more information needs to be given. Nonverbal feedback can be a smile, a nod, or any other type of "body language" used.
- **Jargon** — Words or terms unique to a specific job or industry that only someone familiar with the job or industry would know the meaning of or understand.
- **Nonverbal communication** — Sending a message without spoken words.
- **Open-ended questions** — Questions that require the listener to give information. These questions cannot be answered with "Yes" or "No".

  EXAMPLE: "How may I help you today?"

- **Receiver** — The person accepting the message from a sender.
- **Sender** — The person transmitting a message to a receiver.
- **Verbal communication** — Sending a message with spoken words.

OBJECTIVE 2

Discuss effective communication skills.

Communication is the process of sending and receiving messages. Since we spend the majority of our time engaged in this process, it is important that we become skilled in communicating.

In any communication there is a message "sender" and a message "receiver". The sender and the receiver take turns sending and receiving messages. When we speak, we send a verbal message that the receiver hears. However, we can send another type of message, too.

Nonverbal messages are sent, not by words, but by things we do. This is sometimes referred to as "body language". Nonverbal communication is just as important as verbal communication when we deal with customers.

Since the key element of good customer service is effective communication, it is important to become skilled in both verbal and nonverbal communication.

In order to communicate effectively with customers or anyone else, our goal must be to send messages that will be understood and to understand the messages we receive.

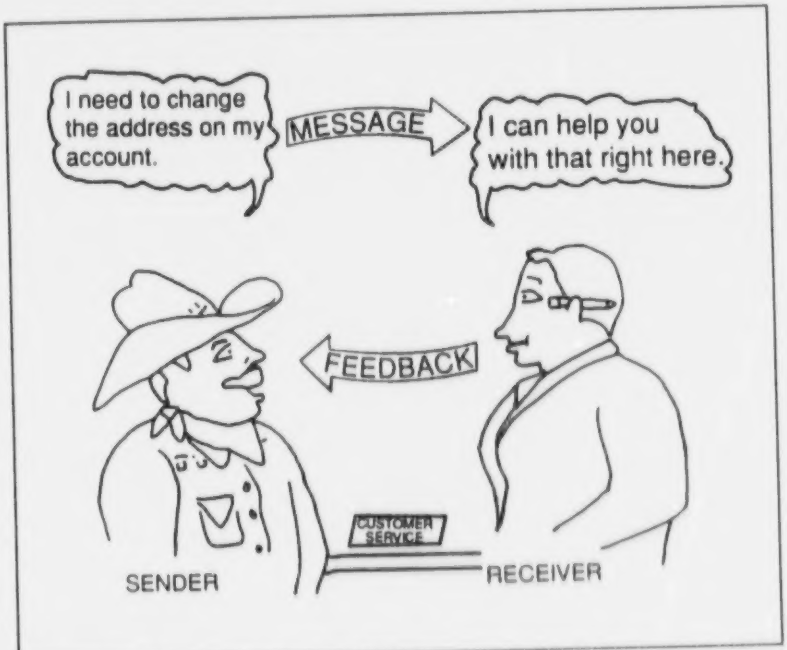

I need to change the address on my account.
MESSAGE
I can help you with that right here.
FEEDBACK
CUSTOMER SERVICE
SENDER
RECEIVER

Figure 1 Effective Communication

When we send a message, we can tell if it is understood by what type of "feedback" we receive. If the receiver of our message likes the message we send, then we will receive positive feedback.

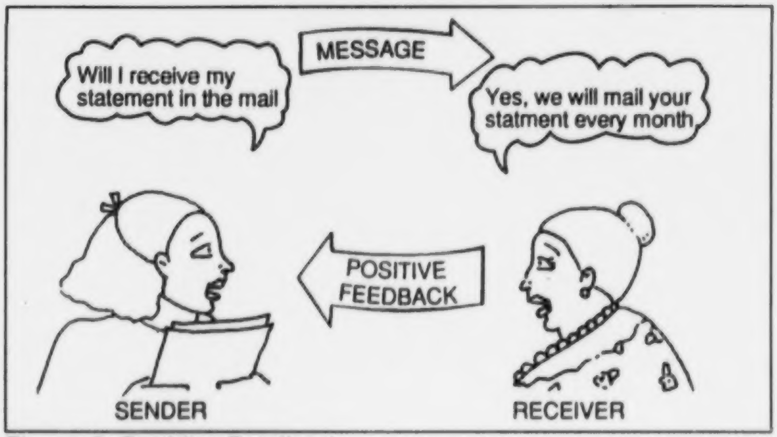

Will I receive my statement in the mail
MESSAGE
Yes, we will mail your statment every month
POSITIVE FEEDBACK
SENDER
RECEIVER

Figure 2 Positive Feedback

If the receiver does not like the message we send, then we will receive negative feedback.

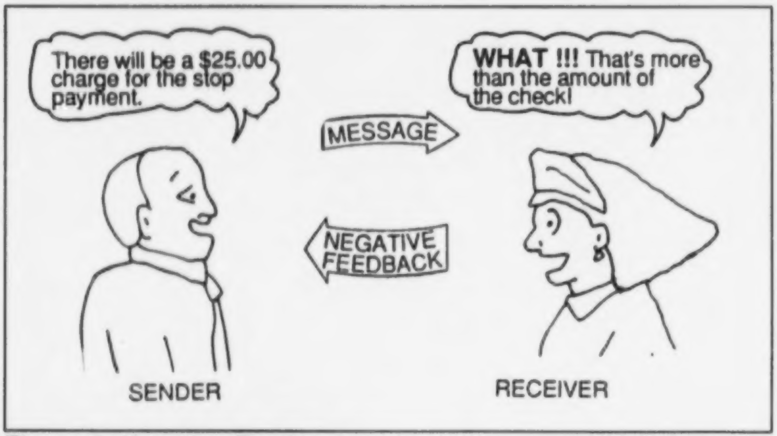

There will be a $25.00 charge for the stop payment.
WHAT !!! That's more than the amount of the check!
MESSAGE
NEGATIVE FEEDBACK
SENDER
RECEIVER

Figure 3 Negative Feedback

The goal of good customer service is to send and receive messages that are as positive as possible.

Nonverbal messages can be sent by themselves or along with verbal messages. We send nonverbal messages when we smile, frown, release a heavy sigh, put our hands on our hips, fold our arms, and even by the tone of voice we use. Nonverbal feedback communicates just as much as verbal feedback; therefore, it is important to concentrate on giving positive nonverbal messages to the customer.

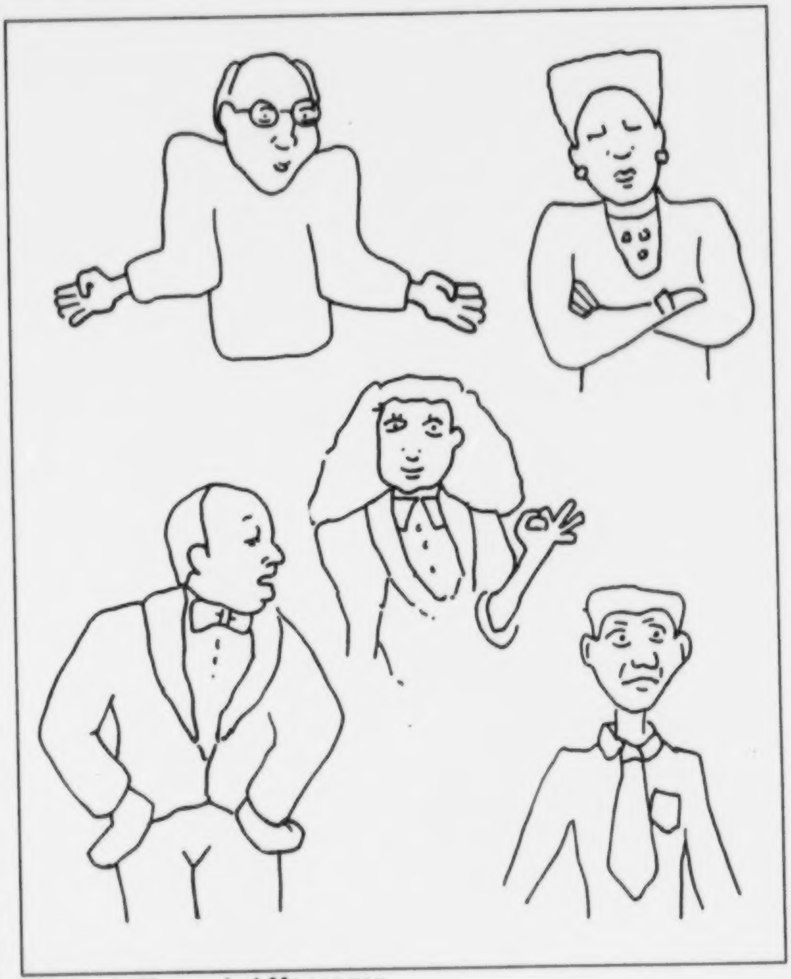


Figure 4 Nonverbal Messages

OBJECTIVE 3

Choose the correct word or phrase to complete statements about guidelines for effective listening.

In order to provide any kind of feedback, we must *listen* to the message being sent to us. Probably the most important skill in helping customers is *listening*, since only by listening to customers can we identify the ways in which we can help them. Most people would rather talk than listen, but good listening skills can be learned. To be a good listener you must "actively" listen to what the customer says. To accomplish this:

- **Smile and make eye contact with the customer who is talking.**
- **Concentrate on what the customer is saying.** Don't interrupt. Listen for the facts.
- **Take notes when necessary.** If you must remember large quantities of information, a specific sequence of events or an exact account number or amount, write it down. Get it right the first time.
- **Ask questions.** If you are unsure of what the customer has told you, restate it in your own words for clarification. Also, ask open-ended questions followed by closed-ended questions in order to find out details.
- **Keep the "How can I help?" mental attitude.** Listen for the problem and try to solve it.
- **Remain pleasant.**

OBJECTIVE 4

Select from a list appropriate behaviors for professional business etiquette.

As a Customer Service/Account Representative, you represent the financial institution. Customers want their financial institution to handle their money in a professional manner. The way you look, talk and act communicate confidence and professionalism to the customer. Some activities are considered appropriate in business situations and some activities are inappropriate. Follow the guidelines below:

- **Stand to greet customers.** Extending your hand is considered appropriate for both men and women.

- **Use proper grammar and sentence construction when helping customers.** Avoid the use of slang and financial jargon. Especially, avoid the use of profanity in all business situations whether or not customers are present.

- **Practice courtesy at all times.** Use "Please" and "Thank You". Hold a door for someone carrying a heavy load. Practice the "Golden Rule".

- **Speak at an audible level appropriate for your work area.** Yelling is inappropriate unless there is an emergency!

- **Keep office conversation related to business when customers are in the area.** Gossip is always inappropriate, especially when customers are present.

- **Personal grooming (combing hair, applying make-up or lipstick) should be performed at home or in the restrooms.** It is inappropriate to perform personal grooming at your workstation, whether or not customers are in the area.

- **Smoking should be confined to designated areas according to institutional policies.** Walking with a cigarette is considered unprofessional and dangerous to others around you.

  NOTE: Most cities and/or states have passed laws which restrict smoking in public places.

OBJECTIVE 5

Describe proper procedures for handling difficult customers.

Angry, impatient, frightened, or talkative customers can be difficult to handle. No matter which type of customer, transactions should always be completed as quickly and accurately as possible. Try to keep customer goodwill by being pleasant and courteous.

- Realize that the customer is angry with the situation, not with you. Don't take complaints personally.

- Listen carefully and respond courteously. Don't try to make excuses for an error or mistake.

- Remain objective and calm. Be reserved.

- Empathize with the customer. Accept the customer's feelings. Be patient and comforting.

  EXAMPLE: "I can understand why you are upset."

- Conduct the transaction as quickly as possible, but don't take shortcuts.

- Make sure the customer asks questions if he or she seems confused.

- Apologize briefly if the complaint is valid.

- Suggest precautions that will prevent similar problems in the future if appropriate.

- Refer the customer to someone who can communicate more effectively or help in some other way if you are unable to handle the difficulty.

- End the conversation politely.

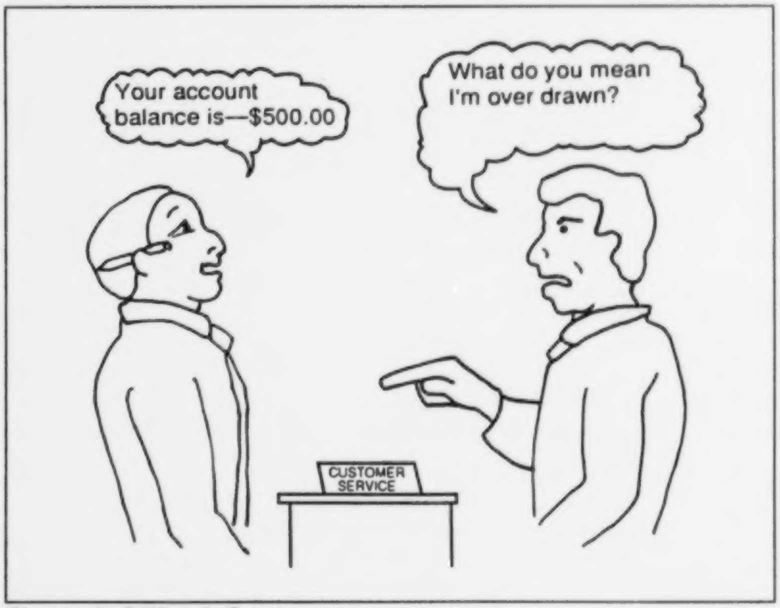

Your account balance is—$500.00
What do you mean I'm over drawn?
CUSTOMER SERVICE

Figure 5 Difficult Customer

OBJECTIVE 6

Describe proper procedures for greeting customers.

All customers want to feel that you are happy to see them, eager to help and that they are important to the financial institution. Since you represent the financial institution to its customers, it is important that *you* are friendly and act in a professional manner with all customers... at all times. To greet customers properly, use the following guidelines:

- If you are seated, stand to greet the customer.
- Establish eye contact with the customer you are greeting and smile warmly.
- Extend your hand to shake hands.

  NOTE: A hand shake should be firm; neither too weak nor painful!

- Include the customer's name in your greeting, if you know it.

  EXAMPLE: "Good morning, Mr. Jones!"

- Ask how you can help.

  EXAMPLE: "Good morning, Mr. Jones!" "How may I help you today?"

Often, customers phone the customer service area for help instead of making a trip to the financial institution. Although the customer cannot see you over the phone, you still represent the financial institution. Use the following guidelines for greeting customers over the phone.

- Answer the phone promptly. Within three rings is a good rule.
- Smile. The smile on your face will be "heard" by the caller.
- Speak clearly. Do not mumble.

  NOTE: Never chew or pop gum, eat or suck a breath mint while on the phone.

- Identify your department and yourself by name, and ask how you can help.

EXAMPLE: "Customer Service, John speaking. How may I help you?"

- Inform the caller if you are helping another customer; offer to put the caller on hold if you will be free in a few minutes; ask for a number where you can return the call if you'll be longer.

- If you need time to collect information, offer to return the customer's call. Establish a time range for returning the call or give the customer the option of returning the call.

  NOTE: If you don't have the information, phone the customer in order to explain the delay. Give the customer another estimate of when you will have the needed information.

- Handle the matter without transferring the call if at all possible. If the call must be transferred, be certain the customer is transferred to the correct department, person and extension.

- Give callers the name of the person and extension number where you are transferring them in case of a cut-off or in case the customer wants to call back.

The to Handling Complaints*

1. Realize the complaint is not against you personally
2. Be a good listener
3. Never say the complainer is being unreasonable
4. Accept feelings — "I can understand why you are upset"
5. Follow through — If you goofed, admit it and correct it

---

*Used with permission of Carol Dvorak, Indian Meridian Area Vocational-Technical School, Stillwater, Oklahoma

TM 1

JOB SHEET 1 — RELATING TO CUSTOMERS

OBJECTIVE 7a

Greet customers in person.

INTRODUCTION

Greeting customers is an important part of the Customer Service/Account Representative's job in a financial institution. Customers want to feel that you are happy to see them and waiting to serve them.

General Relating Skills
- Interact with clients/customers

EQUIPMENT AND SUPPLIES

- A fellow student to act as the customer.

PROCEDURE

1. Stand, if you are seated.
2. Establish eye contact with the customer you are greeting and smile.
3. Extend your hand to shake hands.
4. Greet the customer and use his name, if possible.

   EXAMPLE: "Good morning, Mr. Jones!"

5. Ask how you can help.

   EXAMPLE: "Good morning, Mr. Jones! How may I help you today?"

Interactive Communication Skills
- Communicate with clients/customers

Job Acquisition/Development Skills
- Apply business etiquette
- Practice good personal presentation
- Deal effectively with customers/clients

JOB SHEET 2 — RELATING TO CUSTOMERS

OBJECTIVE 7b **Greet customers over the phone.**

INTRODUCTION

Customers are very busy and often do not have time to make a trip to the financial institution for help. The Customer Service/Account Representative should expect to help many customers over the phone. The customer will receive better service if the Customer Service Account Representative practices appropriate telephone techniques.

Listening Skills
- Apply active listening skills

Interactive Communication Skills
- Communicate with clients/customers

EQUIPMENT AND SUPPLIES

- Telephone prop

PROCEDURE

1. Answer the phone promptly (within 3 rings)
2. Smile.
3. Identify your department and yourself by name.

   EXAMPLE: "Customer Service, Jesse speaking."
4. Ask how you can help.

   EXAMPLE: "How may I help you?"
5. Have your instructor evaluate your work.
6. Clean up your area and put away equipment and supplies.

General Relating Skills
- Interact with clients/customers

Job Acquisition/Development Skills
- Apply business etiquette
- Deal effectively with customers/clients

PRACTICAL TEST 1

RELATING TO CUSTOMERS

I

JOB SHEET 1

Greet customers in person.

STUDENT'S NAME ____________________ DATE ______________

EVALUATOR'S NAME ____________________ ATTEMPT NO. _____

INSTRUCTIONS

When you are ready to perform this task, ask your instructor to observe the procedure and complete this form. All items listed under "Process Evaluation" must receive a "Yes" for you to receive an acceptable performance evaluation.

PROCESS EVALUATION

EVALUATOR NOTE: Place a check mark in the "Yes" or "No" blanks to designate whether or not the student has satisfactorily achieved each step in this procedure. If the student is unable to achieve this competency, have the student review the materials and try again.

The student	YES	NO
1. Stood to greet customer.	_____	_____
2. Established eye contact and smiled.	_____	_____
3. Extended hand to shake hands.	_____	_____
4. Greeted customer by name.	_____	_____
5. Asked how he or she could help.	_____	_____

EVALUATORS COMMENTS

____

____

PRODUCT EVALUATION

Evaluator Note: Rate the student on the following criteria by circling the appropriate numbers. Each criterion must receive a rating of "3" or higher to demonstrate student mastery. (See performance evaluation key.) A student who is unable to demonstrate mastery should review the materials and submit another product for evaluation.

Criteria	4	3	2	1
Customer greeted correctly in a warm and genuine manner				

EVALUATOR'S COMMENTS

AVERAGE RATING

Evaluator Note: To obtain an average rating for the competency profile, total the designated points in "Product Evaluation" and divide by the total number of criteria. Circle the rating on the "Performance Evaluation Key" below.

PERFORMANCE EVALUATION KEY

4 — Skilled — Can perform job with no additional training.
3 — Moderately skilled — Has performed job during training program; limited additional training may be required.
2 — Limited skill — Has performed job during training program; additional training is required to develop skill.
1 — Unskilled — Is familiar with process, but is unable to perform job.

PRACTICAL TEST 2

RELATING TO CUSTOMERS

JOB SHEET 2

Greet customers over the phone.

STUDENT'S NAME ________________ DATE ____________

EVALUATOR'S NAME ________________ ATTEMPT NO. ____

INSTRUCTIONS

When you are ready to perform this task, ask your instructor to observe the procedure and complete this form. All items listed under "Process Evaluation" must receive a "Yes" for you to receive an acceptable performance evaluation.

PROCESS EVALUATION

EVALUATOR NOTE: Place a check mark in the "Yes" or "No" blanks to designate whether or not the student has satisfactorily achieved each step in this procedure. If the student is unable to achieve this competency, have the student review the materials and try again.

The student	YES	NO
1. Answered the phone promptly within 3 rings.	____	____
2. Smiled.	____	____
3. Identified department and self.	____	____
4. Asked how they could help the customer.	____	____

EVALUATORS COMMENTS

____

____

PRODUCT EVALUATION

Evaluator Note: Rate the student on the following criteria by circling the appropriate numbers. Each criterion must receive a rating of "3" or higher to demonstrate student mastery. (See performance evaluation key.) A student who is unable to demonstrate mastery should review the materials and submit another product for evaluation.

Criteria				
	4	3	2	1
Phone answered correctly				
	4	3	2	1
Customer greeted appropriately in a warm and genuine manner				

EVALUATOR'S COMMENTS

____

____

____

AVERAGE RATING

Evaluator Note: To obtain an average rating for the competency profile, total the designated points in "Product Evaluation" and divide by the total number of criteria. Circle the rating on the "Performance Evaluation Key" below.

PERFORMANCE EVALUATION KEY

4 — Skilled — Can perform job with no additional training.
3 — Moderately skilled — Has performed job during training program; limited additional training may be required.
2 — Limited skill — Has performed job during training program; additional training is required to develop skill.
1 — Unskilled — Is familiar with process, but is unable to perform job.

WRITTEN TEST

RELATING TO CUSTOMERS

I

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with customer relations to their correct definitions. Write the correct letter in the blank.

______1. Questions that cannot be answered with "Yes" or "No"

______2. A verbal or nonverbal response

______3. A smile or frown

______4. Spoken words

______5. Questions that can be answered with "Yes" or "No"

______6. Terms unique to a specific job or industry

______7. The person transmitting the message

______8. The person accepting the message

a. Communication

b. Body language

c. ASAP

d. Feedback

e. Verbal communication

f. Message

g. Jargon

h. Sender

i. Closed-ended questions

j. WYSIWYG

k. Nonverbal communication

l. Receiver

m. Open-ended questions

OBJECTIVE 2 **Discuss effective communication skills.**

____

____

____

____

____

OBJECTIVE 3 **Choose the correct word or phrase to complete statements about guidelines for effective listening.** Write the correct letter in the blank.

_______1. The most important skill in helping customers is ___.

a. asking questions
b. making eye contact
c. taking notes
d. listening

_______2. Effective listening cannot be achieved by ___.

a. asking questions
b. making eye contact
c. smiling
d. interrupting the customer

_______3. An effective listener ___.

a. takes notes
b. keeps the "How can I help?" attitude
c. listens for the facts
d. all of the above

_______4. If you must remember large quantities of information or a specific sequence of events it is a good idea to ___.

a. ask questions
b. smile
c. make eye contact
d. take notes

OBJECTIVE 4

Select from a list appropriate behaviors for professional business etiquette. Write an "X" in the blanks before appropriate business behaviors.

______1. Walking with a cigarette

______2. Using proper grammar

______3. Chewing gum

______4. Standing to greet customers

______5. Shaking hands

______6. Yelling

______7. Gossiping

______8. Smoking at work station

______9. Using slang

_____10. Smiling at customers

_____11. Combing hair at work station

OBJECTIVE 5

Describe proper procedures for handling difficult customers.

____

____

____

____

____

OBJECTIVE 6

Describe proper procedures for greeting customers. Include information about greeting customers in person and over the phone.

NOTICE

The following job sheets are not part of the written test. If these activities have not been completed, check with your instructor.

OBJECTIVE 7

Demonstrate the ability to

a. **Greet customers in person** RATING ______

b. **Greet customers over the phone** RATING ______

WRITTEN TEST ANSWERS

RELATING TO CUSTOMERS

I

OBJECTIVE 1

1. m
2. d
3. k
4. e
5. i
6. g
7. h
8. l

OBJECTIVE 2

Communication is the process of sending and receiving messages. In any communication, there are senders and receivers who give each other feedback. Feedback may be positive or negative. Verbal communication involves spoken words and nonverbal communication involves things we do or "body language".

OBJECTIVE 3

1. d
2. d
3. d
4. d

OBJECTIVE 4

2, 4, 5, 10

OBJECTIVE 5

Answers will vary but should include most of the following:

- Don't take complaints personally
- Listen carefully and respond courteously
- Remain objective and calm
- Empathize with the customer
- Conduct the transaction quickly
- Ensure the customer asks questions if he or she seems confused
- Apologize briefly if the complaint is valid
- Suggest precautions
- Refer customer to more effective communicator if you can't handle difficulty
- End conversation politely

OBJECTIVE 6

Customer Service Representatives should stand, make eye contact, smile, extend a hand for a hand shake, greet the customer by name and ask how they can help when greeting customers in person.

When answering the customer service phone, representatives should answer the phone within three rings, smile, identify the department and themselves by name and ask how they can help.

OBJECTIVE 7

Refer to Practical Tests for Job Sheets 1 and 2.

OBJECTIVE SHEET

RETRIEVING CUSTOMER INFORMATION

II

INTRODUCTION

The Customer Service/Account Representative is often asked to provide customers information regarding their accounts. While many functions are automated, especially in large financial institutions, some are still performed manually. It is important to know the types of information available and their sources in order to provide efficient service to customers.

UNIT OBJECTIVE

After completing this unit, the student should be able to identify available sources of information and retrieve customer account information from these sources. The student will show these competencies by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with information retrieval to their correct definitions.
2. Choose correct statements about the common sources of customer account information.
3. Select from a list procedures for locating account information using microfiche.
4. Select from a list procedures for locating account information using optical disks.
5. Select from a list procedures for locating account information using screens on the computer monitor.
6. Process a customer request for information. (Assignment Sheet 1)
7. Retrieve information using a checking account inquiry screen. (Assignment Sheet 2)
8. Retrieve information using a checking account history inquiry screen. (Assignment Sheet 3)
9. Retrieve information using a checking statement inquiry screen. (Assignment Sheet 4)

10. Retrieve information using an installment loan inquiry screen. (Assignment Sheet 5)

11. Retrieve information using a savings account inquiry screen. (Assignment Sheet 6)

SUGGESTED ACTIVITIES

RETRIEVING CUSTOMER INFORMATION III

PREPARATION

- Review unit and plan presentation
- Determine scope and sequence of objectives that you add. Design and develop support materials, including evaluation techniques, for additional objectives.
- Review teaching suggestions and plan classroom activities.
- Order materials to supplement unit.

  NOTE: See suggested resources.
- Invite guest speakers from local financial institutions to visit your class.

  NOTE: Provide the guest speaker with the specific topic relevant to the unit of instruction ahead of time. Confirm the scheduled appearance 2-3 days prior to the presentation.
- Visit the Customer Service department of a local financial institution.
- Visit several financial institutions or bank data processors. Ask for samples of microfiche, hard copy journals, optical disks and other forms used by the institutions which can be used as examples in class.
- Schedule class tours of different sized institutions.

DELIVERY

- Discuss unit objectives

Objective 1

- Discuss the terms associated with information retrieval using the information sheet.
- Play Jeopardy-style games using unit terms.
- Devise crossword puzzles for class to reinforce unit terms.

Objective 2

- Discuss the common sources of customer account information using the information sheet.
- Use TM1 to discuss the different data storage types. Stress the importance of technological advancements such as microfiche, optical disks and computer terminals. These advancements help us conserve our natural resources and reduce global warming by reducing the amount of paper used.
- Tour the Data Processing, Item Processing (Transit), and Bookkeeping (backroom) departments of several local financial institutions. Observe the different processing practices of each institution. Compare the practices of small institutions to the practices of large institutions.

Objective 3

- Borrow a piece of microfiche and a microfiche viewer from a local financial institution and have each student practice using the viewer to retrieve information about a specific customer.
- Tour a local financial institution and watch employees using microfiche to retrieve information for or about customers.
- Discuss other organizations that might use microfiche, such as libraries or oil companies.

Objective 4

- Tour a local financial institution and observe employees using optical disks for information retrieval.
- Discuss other uses of optical disks and other business or recreational uses for them.

Objective 5

- Tour a local financial institution and observe employees using the screens to retrieve customer information.
- Use Assignment Sheets 2-6 and Supplements 1-5 to give students practice retrieving information from screens.

APPLICATION

Objective 6

- Use Assignment Sheet 1 to give students practice processing a customer's request for information.

Objectives 7 through 11

- Use Assignment Sheets 2 through 6 to give students practice retrieving information from screens.
- Discuss the circumstances that might cause the different screens to be accessed.

EVALUATION

Pretest

- Pretest qualifying students.
- Determine individual study requirements from pretest results.
- Counsel students individually on pretest results and study requirements.
- Modify materials in unit or create supplementary material for individual students as required.

Written Test

- Explain to class members that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give test.

  NOTE: The written test may be given in sections if desired.

- Evaluate class members on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profile.

- Review individual and group performance in order to evaluate teaching methods. Adjust scope, sequence, or instructional approaches for additional lessons as required.

UNIT REFERENCES

- Susie Presley, Sr. Vice-President, BancFirst, 808 S. Main, Stillwater, OK 74074
- *Banking, Savings and Loan.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1980.
- Legend Technologies, 310 Thresher Square, 708 South 3rd Street, Minneapolis, MN 55415.
- Ingrid Servais, Assistant Vice-President, Liberty National Bank & Trust Company, 100 N. Broadway, Oklahoma City, Ok 73102.
- Indus International, Inc. 340 S. Oak Street, West Salem, WI 54669.
- Systematics, Inc., 4001 Rodney Parham Road, Little Rock, Arkansas 72212-2496.

PRETEST ANSWERS

RETRIEVING CUSTOMER INFORMATION

II

OBJECTIVE 1	**Part 1** 1. g 2. n 3. i 4. a 5. j 6. h 7. f **Part 2** 1. b 2. m 3. l 4. k 5. e 6. d 7. c
OBJECTIVE 2	1, 2, 4, 5, 6, 9
OBJECTIVE 3	2, 3, 5
OBJECTIVE 4	1, 3, 4, 5
OBJECTIVE 5	1, 2, 4
OBJECTIVE 6	Refer to answers to Assignment Sheet 1.
OBJECTIVE 7	Refer to answers to Assignment Sheet 2.
OBJECTIVE 8	Refer to answers to Assignment Sheet 3.
OBJECTIVE 9	Refer to answers to Assignment Sheet 4.
OBJECTIVE 10	Refer to answers to Assignment Sheet 5.
OBJECTIVE 11	Refer to answers to Assignment Sheet 6.

CHECK TRUNCATION

Many financial institutions do not return the checks to customers who have economy or other designated checking accounts. Instead, the customer receives a detailed statement and the checks are "truncated" (kept by the financial institution). Check truncation or check safekeeping helps financial institutions keep costs down by saving on handling and mailing expenses.

The truncating process is simple. As checks come into the check processing area, they are "read" through high speed reader/sorters which film the front and back of the documents. This film is saved as the permanent record in case the customer needs a copy of a check for proof of payment or for tax records. The checks are kept for a specified length of time (usually 30 to 90 days) and then destroyed. The film is kept "forever".

Because the number of accounts with truncated checks is growing, the number of requests for copies of checks from film is likely to increase.

In large institutions, the search procedure is normally performed by the research department. The Customer Service/Account Representative completes a request form and sends it to the research department. Research department personnel actually search the film and make the copy. The copy is then mailed to the customer or made available for the customer to pick up. There is normally a charge for the research and the copy of the check.

RETRIEVING CUSTOMER INFORMATION

DOCUMENT FILMING

Document filming can be accomplished in several ways. A desktop filmer is a manually fed machine. Large batches of documents are fed to the machine by a human operator. Some encoding machines have filming capabilities, too. In large data processing facilities, documents are filmed during processing by a high speed reader/sorter. The documents can be filmed either front and back or front only. In large reader/sorter machines the film cassette can have a capacity of up to 2,000 feet of film which will record several hundred thousand front and back images.

LOCATING LOST OR MISSING ITEMS

Frequently, customers will ask the Customer Service/Account Representative to locate a lost or missing check or deposit. Procedures for this will vary depending upon whether the bank has its own computer system (in-house processing) or has contracted with a large data processor.

If the processing is performed in-house, the film will normally be kept at the financial institution. If the processing is performed off site, the film will normally be kept at the processor. The same information is needed in both situations. The difference is in who looks for the item on film. No matter who performs the actual search, the same information gathering procedure must be followed. Each financial institution will have its own form to complete; however, the following information is always necessary.

For Checks:

- account number
- check number
- date check was issued
- name of payee
- amount
- sequence number

For Deposits:

- account number
- date deposit was made
- amount
- sequence number

NOTE: It is possible that a check written one day would not be cashed or deposited for several days; in this case, several day's film will have to be checked. If the date and sequence number are not known, it is almost impossible to locate a particular check or deposit. If this information is not available, the supervisor should be consulted to find out whether or not it can be researched at all.

If the film is located off site (at the processor) or in a separate department, the above information is sent to the appropriate location for research. Otherwise:

- go to the film file
- locate film for the date check was paid or deposit was made
- take film to viewer or other film reading equipment
- thread film in viewer or other film reading equipment
- begin searching for item by sequence number

PRETEST

RETRIEVING CUSTOMER INFORMATION

II

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with information retrieval to the correct definitions. Write the correct letter in the blank.

Part 1

______1. Reports which include the customer's balance information

______2. Notebook size paper used mainly in laser printers

______3. A 4 by 6 inch piece of film

______4. A specific group of accounts such as checking, savings, or installment loans.

______5. Viewing and updating files stored by the main computer via a screen

______6. Identifying yourself to the computer

______7. Data processing performed by the financial institution at their location

a. Application

b. Check truncation

c. Custom forms

d. Green bar

e. Hard copy journal

f. In-house processing

g. Journals

h. Logon or login

i. Microfiche

j. Online computer access

k. Optical disk

l. Screen

m. Software

n. Three hole drilled or punched

Part 2

______1. Check safekeeping; financial institution keeps customers' checks

______2. A group of financial programs which perform the accounting process

______3. A page of information about a customer viewed on a computer monitor

______4. A 5 1/4" plastic disk that stores as much information as 1600 microfiche sheets

______5. A paper source of customer account balance information

______6. An inexpensive computer paper with green and white stripes

______7. Multipart and/or preprinted forms that are usually sent to customers

a. Application

b. Check truncation

c. Custom forms

d. Green bar

e. Hard copy journal

f. In-house processing

g. Journals

h. Logon or login

i. Microfiche

j. Online computer access

k. Optical disk

l. Screen

m. Software

n. Three hole drilled or punched

OBJECTIVE 2

Choose correct statements about the common sources of customer account information. Write an "X" in the blank before correct statements.

______1. Information stored by the computer must be transferred to a form that people can read and understand.

______2. Monitor screens, optical disks, fiche/film and paper are sources from which we can find stored customer information in a readable format.

______3. A paper source of customer account balance information is called a journal.

______4. The same journal format can be used whether the source is a paper source or a fiche source.

______5. A single piece of fiche must be placed in a microfiche viewer in order to read the information printed on it.

______6. The most up to date source of information about a customer's account is the screen displayed on the computer monitor.

______7. Screens usually display information about several customers at a time.

______8. One sheet of microfiche can store as much information as one optical disk.

______9. Optical disks are read by optical disk drives that are usually attached to personal computers.

OBJECTIVE 3

Select from a list procedures for locating account information using microfiche. Write an "X" in the blank before correct procedures.

______1. Select a blank fiche from the storage area.

______2. Slide the carriage around until the correct frame is in view on the screen.

______3. Place the fiche on the glass plate.

______4. Read the information from right to left.

______5. Slide the carriage into the viewer.

OBJECTIVE 4

Select from a list procedures for locating account information using optical disks. Write an "X" in the blank before correct procedures.

______1. Logon to the computer.

______2. Load an unformatted optical disk in the optical disk drive.

______3. Enter appropriate commands through the keyboard to display and/or print customer information.

______4. Remove the optical disk from the optical disk drive, if institution procedures specify.

______5. Logoff.

OBJECTIVE 5 **Select from a list procedures for locating account information using screens on the computer monitor.** Write an "X" in the blank before correct procedures.

______1. Enter a series of commands through the keyboard.

______2. Logon or login.

______3. Enter the same commands no matter what software the financial institution uses.

______4. Enter the appropriate command for the desired screen.

______5. Login after viewing the desired screen.

NOTICE The following objectives are not part of the pretest. If these activities have not been completed, check with your instructor.

OBJECTIVE 6 **Process a customer request for information.** SCORE ______

OBJECTIVE 7 **Retrieve information using a checking account inquiry screen.** SCORE ______

OBJECTIVE 8 **Retrieve information using a checking account history inquiry screen.** SCORE ______

OBJECTIVE 9 **Retrieve information using a checking statement inquiry screen.** SCORE ______

OBJECTIVE 11	**Retrieve information using an installment loan inquiry screen.**	SCORE ______
OBJECTIVE 12	**Retrieve information using a savings account inquiry screen.**	SCORE ______

RETRIEVING CUSTOMER INFORMATION

OBJECTIVE 1

Match terms associated with information retrieval to their correct definitions.

Application — A specific group of accounts such as checking, savings or installment loans.

Check truncation — Sometimes called check safekeeping; a process where the financial institution keeps customers' checks, films them and eventually destroys them.

Custom forms — Multipart and/or preprinted forms that are usually sent to customers.

Green bar — An inexpensive computer paper with green and white stripes.

Hard copy journal — A paper source of customer account balance information.

In-house processing — Data processing performed by the financial institution at their location.

Journals — Reports which include the customer's balance information.

Logon or login — Identifying yourself to the computer.

Microfiche — A 4" by 6" piece of film which contains over 200 journal pages of information.

Online computer access — Viewing and updating files stored by the main computer through screens displayed on computer monitors.

Optical disk — A 5 ¼" plastic disk which can store the information contained on over 1600 pieces of microfiche.

Screen — A page of information about a customer viewed on a computer monitor.

Software — A group of financial programs that the financial institution has purchased or leased to perform the accounting process.

Three hole drilled or punched — Notebook size paper used mainly in laser printers.

OBJECTIVE 2

Choose correct statements about the common sources of customer account information.

Often, information about a customer's account is stored in files on computer disks near the mainframe computer that processes work for the financial institution. Because humans cannot read the bits and bytes on the disks, the information must be transferred to some form that people can read and understand. Screens, optical disks, fiche/film and paper are sources from which we can find stored customer information in a readable format.

Customer's accounts are posted daily by the computer. New reports containing information about customers' accounts are generated each time the accounts are posted. Reports which include the customer's balance information are called **journals**. A paper source of customer account balance information is called a **hard copy journal**.

Paper

The journal information can be printed on:

- **Continuous paper** — White, white with tiny horizontal lines, or green bar.

  NOTE: Green bar paper has alternating white and green "bars" or horizontal stripes which are approximately one inch wide.

- **Three-hole drilled or punched** — Notebook size paper normally printed by a laser printer which looks much like a large copy machine.

The same journal format can be used whether the source is a paper source or a film source. Because paper is expensive, takes a lot of room to store, and can be easily destroyed, many financial institutions prefer to have their journal information transferred to microfiche.

Microfiche

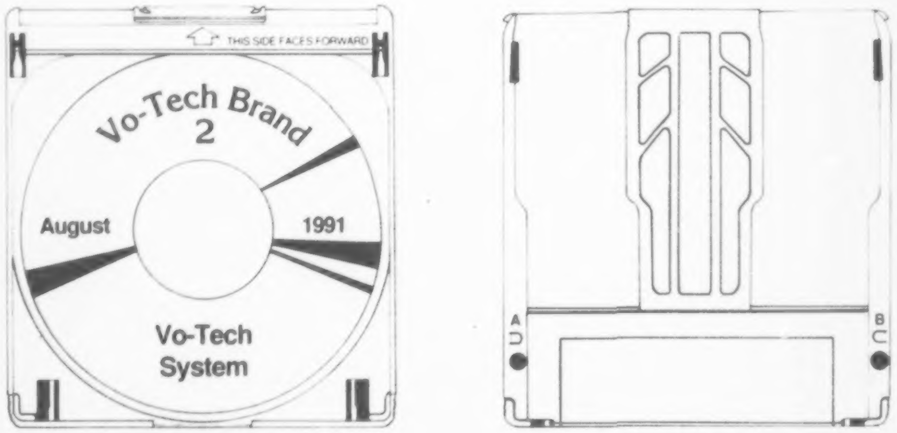
A single microfiche is a 4" by 6" piece of film on which over 200 pages of information are printed. The single microfiche must be placed in a microfiche viewer in order to read the information printed on it.

NOTE: Many banks use microfiche for storage purposes only and print very few, if any, reports on paper. Only forms which will be sent to the customer are actually printed on a regular basis, and these are printed on custom forms. Due to advanced technology, it is possible for printers to generate the custom form and print it at the same time the information is printed.

EXAMPLES: Overdraft notices, loan payment notices, etc.

Optical Disk

An even more efficient form of data storage is the optical disk. One optical disk will hold as much information as approximately 1600 sheets of microfiche. Usually, several months of customer account histories can be stored on one optical disk.



Front View Back View

Figure 1 Optical Disk

Optical disk drives are used to read the information stored on the disks. These drives can be attached to a personal computer. Customer information is then accessed through the computer from the optical disk. The information can be printed for the customer on a printer in the customer service area.

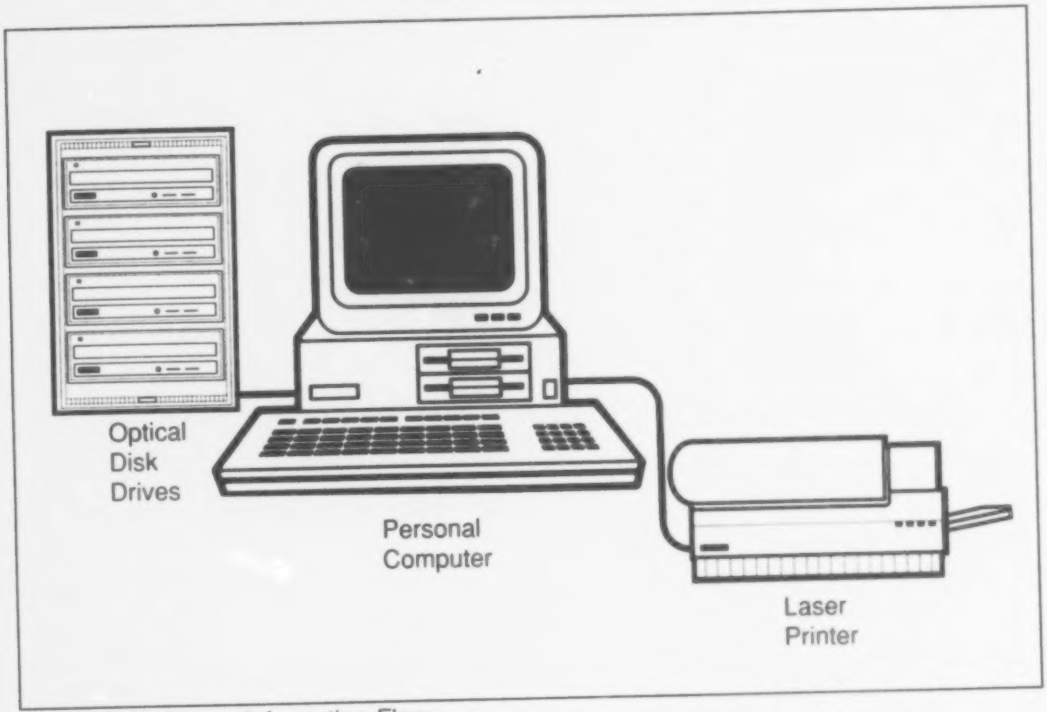


Figure 2 Customer Information Flow

Screens

The most up to date source of information about a customer's account is the computer terminal screen. Screens usually display information about only one customer at a time, and can display much more information than just an account balance. Depending upon the software an institution uses, there may be multiple screens of information available on each customer for each application.

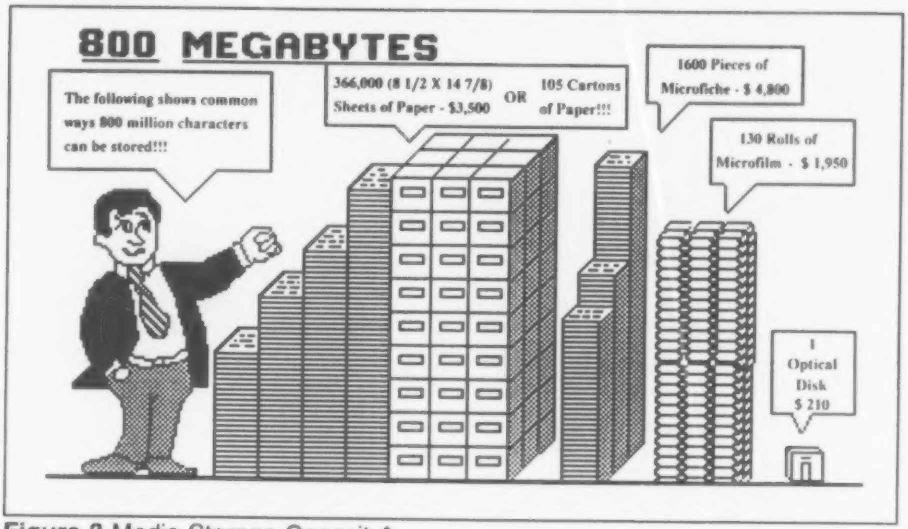

800 MEGABYTES
The following shows common ways 800 million characters can be stored!!!
366,000 (8 1/2 X 14 7/8) Sheets of Paper - $3,500
OR
105 Cartons of Paper!!!
1600 Pieces of Microfiche - $ 4,800
130 Rolls of Microfilm - $ 1,950
1 Optical Disk $ 210

Figure 3 Media Storage Capacity*

OBJECTIVE 3

Select from a list procedures for locating account information using microfiche.

Because of the disadvantages of reports printed on paper, some financial institutions choose to have customer account information transferred to microfiche. As explained earlier, a single 4 inch by 6 inch microfiche can hold over 200 pages of information.

NOTE: If institutions cannot justify the cost of online computer access they may choose to place customer account information on microfiche and depend upon it as their primary source of information to serve customers. However, most institutions use microfiche as their secondary or backup source of information for instances when the computer is not functioning and for storage purposes.

Whether an institution uses microfiche as a primary or secondary source of information, the information printed on it is accessed in the same manner.

The procedure for finding information on the fiche is listed below.

- Select the appropriate fiche from the storage area. Ensure it is the most current (latest version) fiche.
- Place the fiche on the glass plate and slide the carriage into the viewer.

---

*Used with permission of Legend Technologies, Inc.

- Using the carriage handle, slide the carriage around until the correct frame is in view on the screen. The information is always read from left to right across the frame.

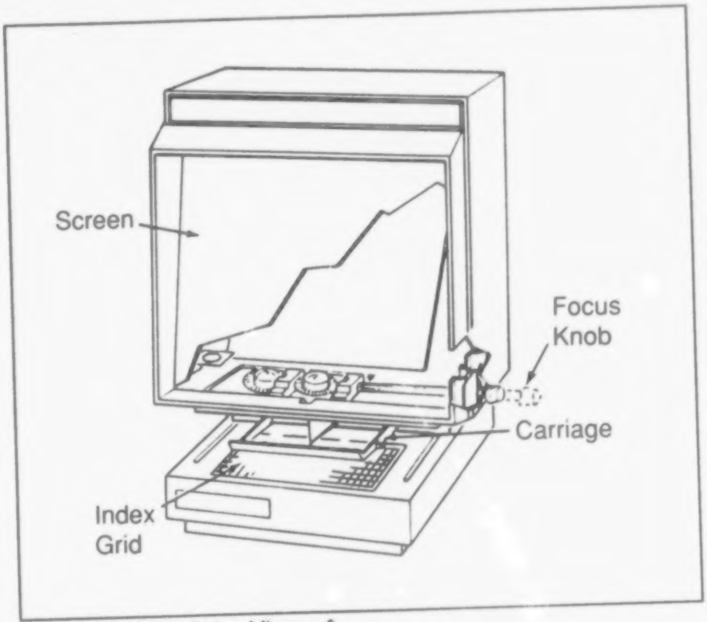


Figure 4 Microfiche Viewer*

OBJECTIVE 4

Select from a list procedures for locating account information using optical disks.

The information stored on an optical disk is usually accessed through a personal computer or network of personal computers. Once the customer information has been stored on the optical disk, a personal computer with an optical disk drive attached can read the information. In order to access customer information stored on an optical disk, follow the steps listed below:

NOTE: Procedures will vary at each institution. Be sure to check institution policies and procedures or ask the supervisor before attempting to use computer and optical disk equipment.

1. Logon to the computer by entering specific commands and user ID.

*Used with permission of Indus International, Inc.

2. Load the correct optical disk in the optical disk drive.

   NOTE: Refer to institutional procedures.

3. Type (enter) the appropriate commands through the keyboard to display the appropriate customer information.

4. Enter the appropriate commands to initiate printer, if a printout is required.

5. Remove optical disk from optical disk drive, if required by institutional procedures.

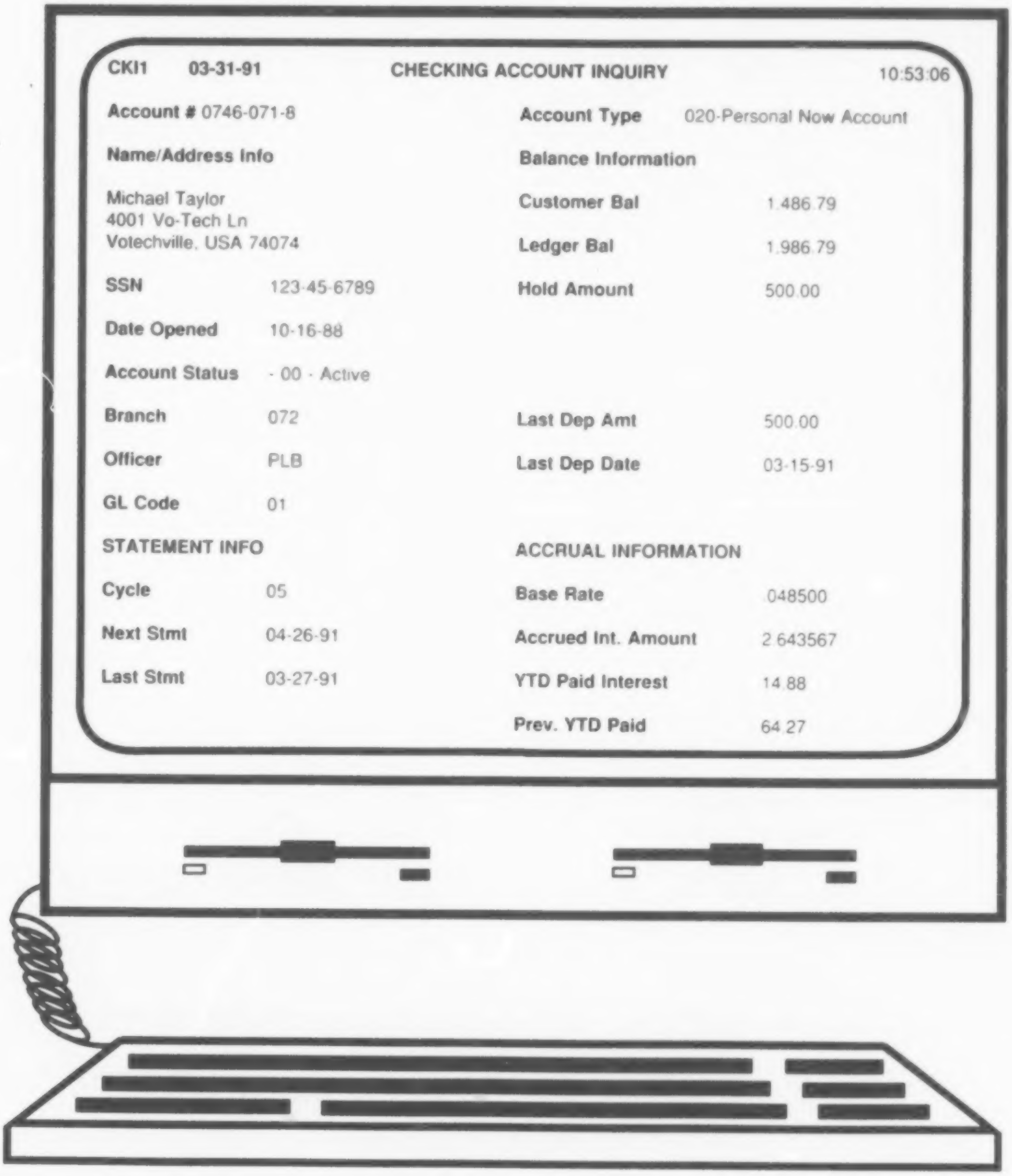
6. Logoff.

OBJECTIVE 5 **Select from a list procedures for locating account information using screens on the computer monitor.**

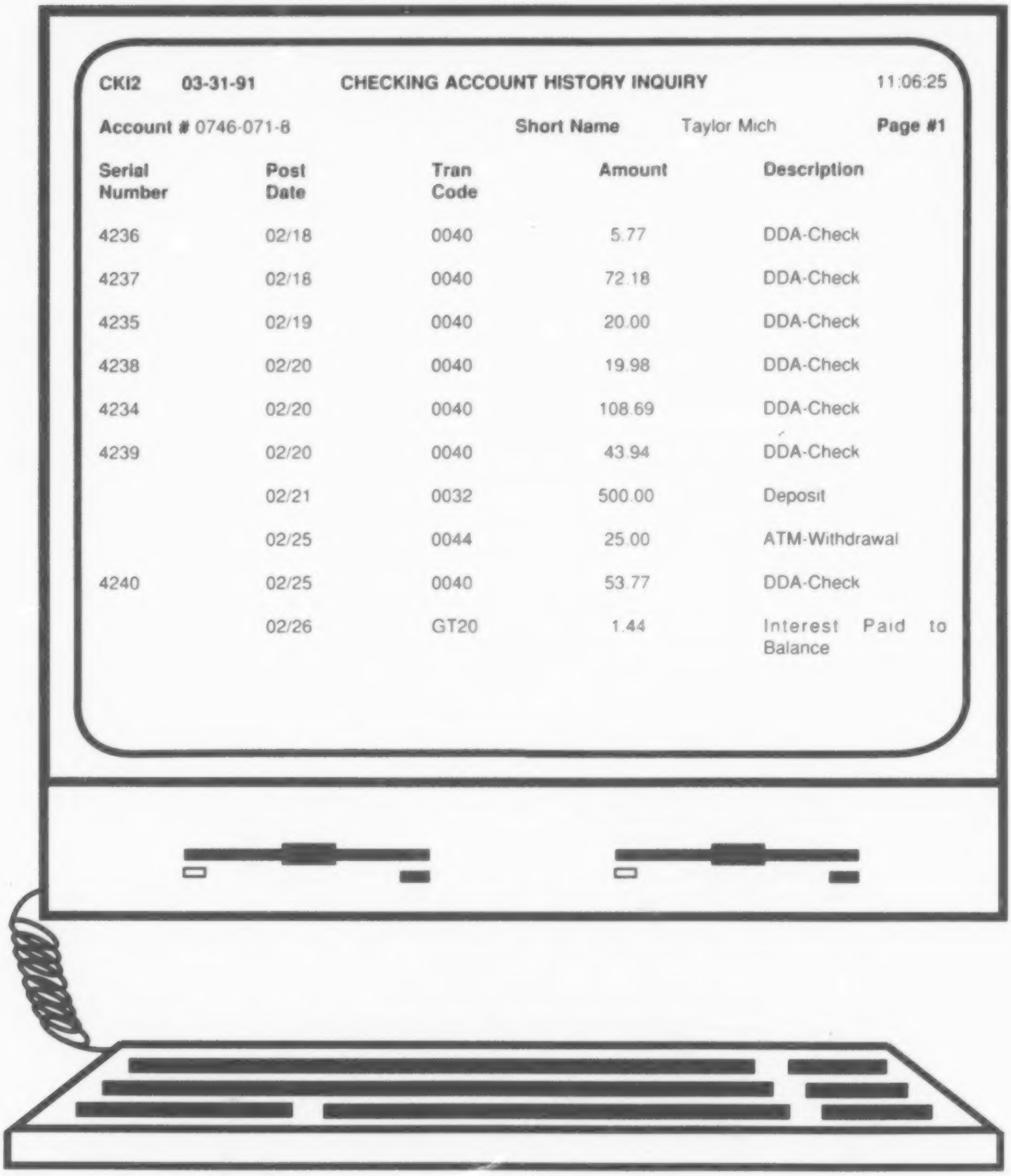
The computer monitor and the screens of information displayed on it is the most current, and therefore the most accurate, source of any available. By entering a series of commands through the keyboard of a computer terminal which is attached by cable or telephone lines to a main computer, virtually any information about a customer's account can be accessed and displayed. Since the format that the information is displayed in can vary depending upon the computer software selected by the financial institution, each institution will have different commands and different display screens. However, the information contained in the screens will be the same.

In order to access a screen on a computer monitor, you must logon or login to the computer system. Ideally, each employee who accesses information in the computer should have his or her own personal ID to use when logging on. However, sometimes an entire area has only one ID. An ID must be used to logon whether it is your personal ID or it is a generic departmental ID.

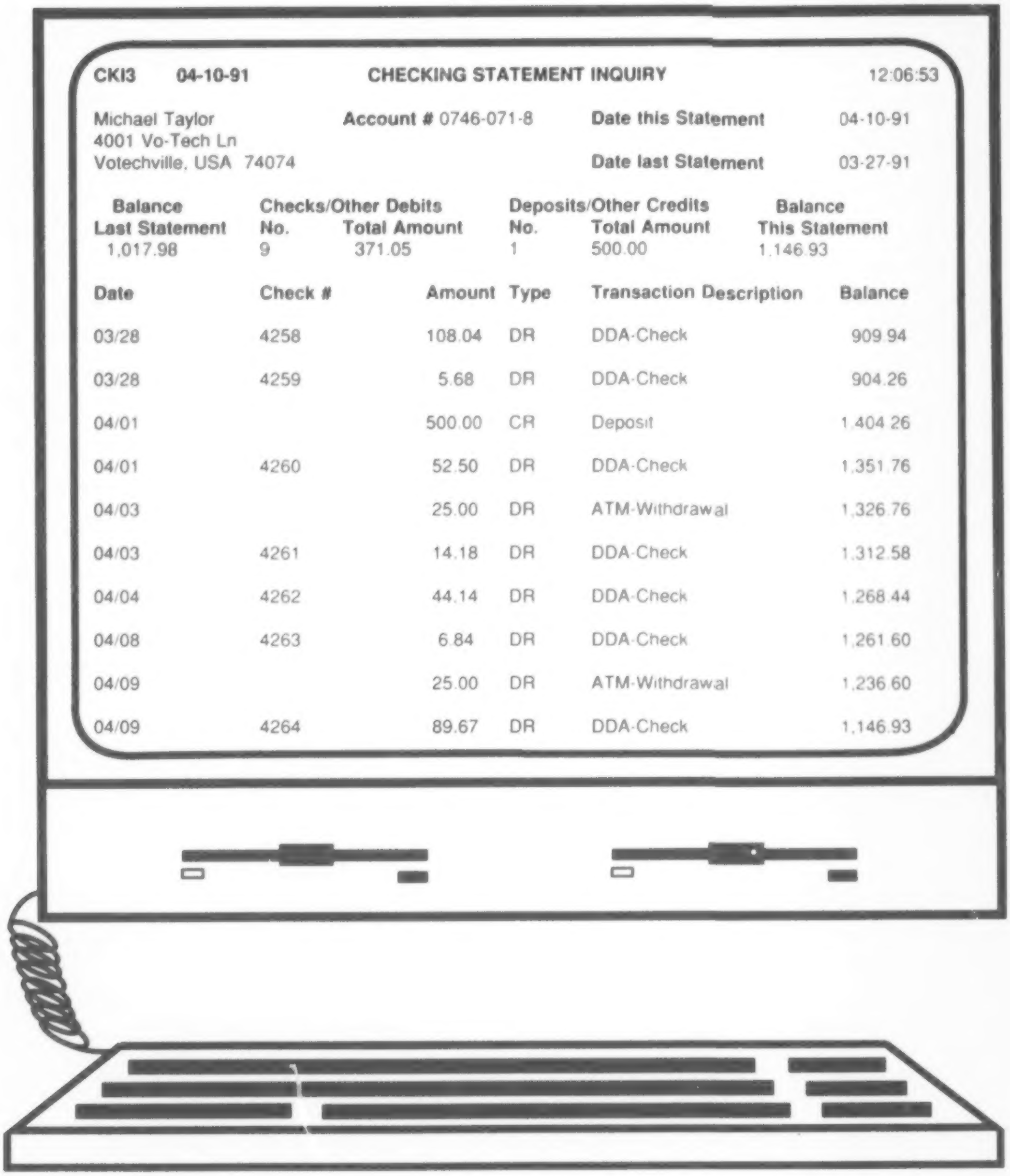
After logging on to the system, a series of commands are entered via the keyboard. These commands will vary since each software package and each computer have their own "languages". By entering the appropriate commands, specific screens will be shown on the computer monitor. These screens will provide the most current information available for serving the customer. (Refer to Supplements 1 through 5 for examples of various screens.)



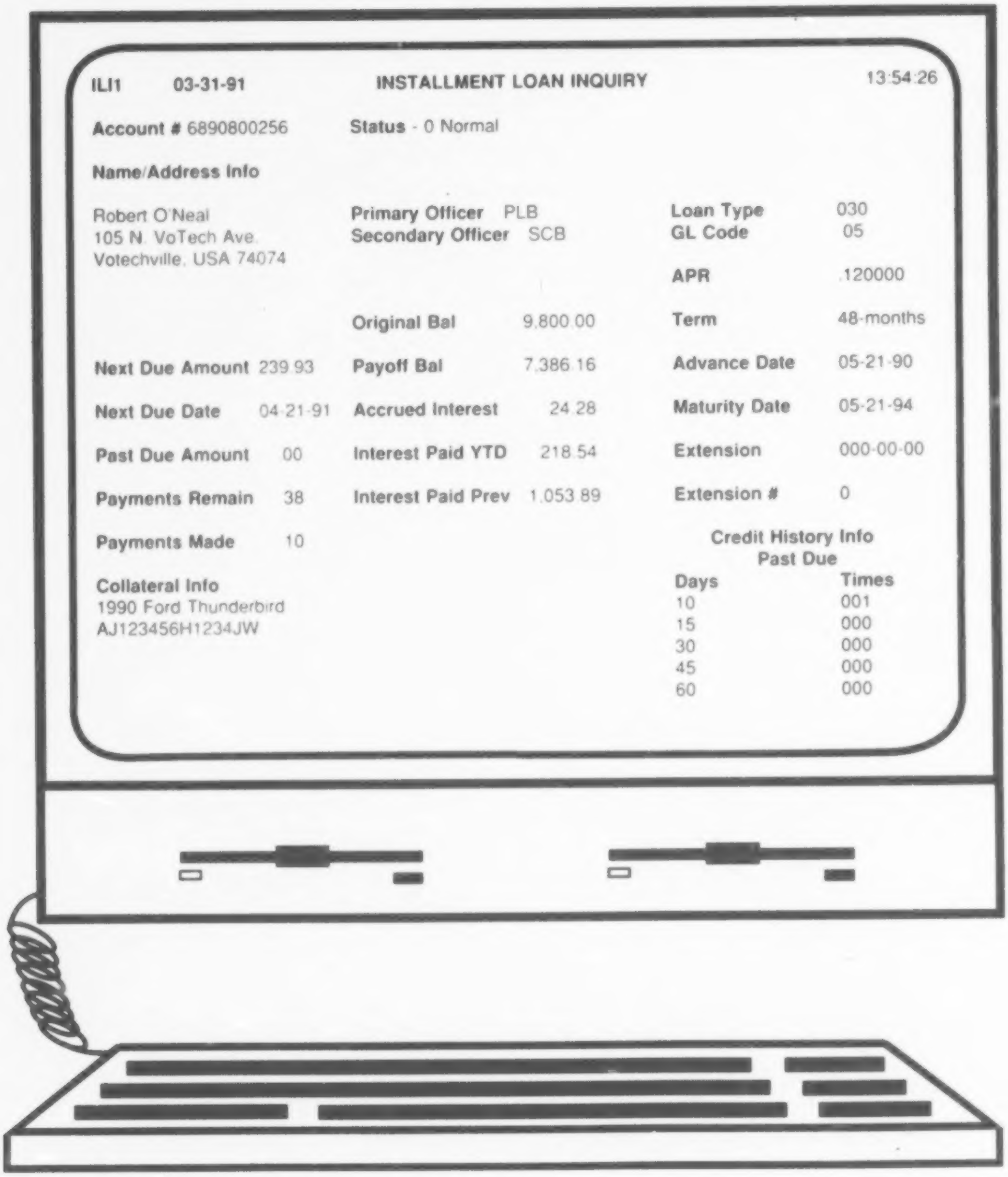
```
CKI1     03-31-91              CHECKING ACCOUNT INQUIRY                        10:53:06

Account # 0746-071-8                          Account Type    020-Personal Now Account

Name/Address Info                             Balance Information

Michael Taylor                                Customer Bal          1,486.79
4001 Vo-Tech Ln
Votechville, USA 74074                        Ledger Bal            1,986.79

SSN             123-45-6789                   Hold Amount           500.00

Date Opened     10-16-88

Account Status  - 00 - Active

Branch          072                           Last Dep Amt          500.00

Officer         PLB                           Last Dep Date         03-15-91

GL Code         01

STATEMENT INFO                                ACCRUAL INFORMATION

Cycle           05                            Base Rate             .048500

Next Stmt       04-26-91                      Accrued Int. Amount   2.643567

Last Stmt       03-27-91                      YTD Paid Interest     14.88

                                              Prev. YTD Paid        64.27
```



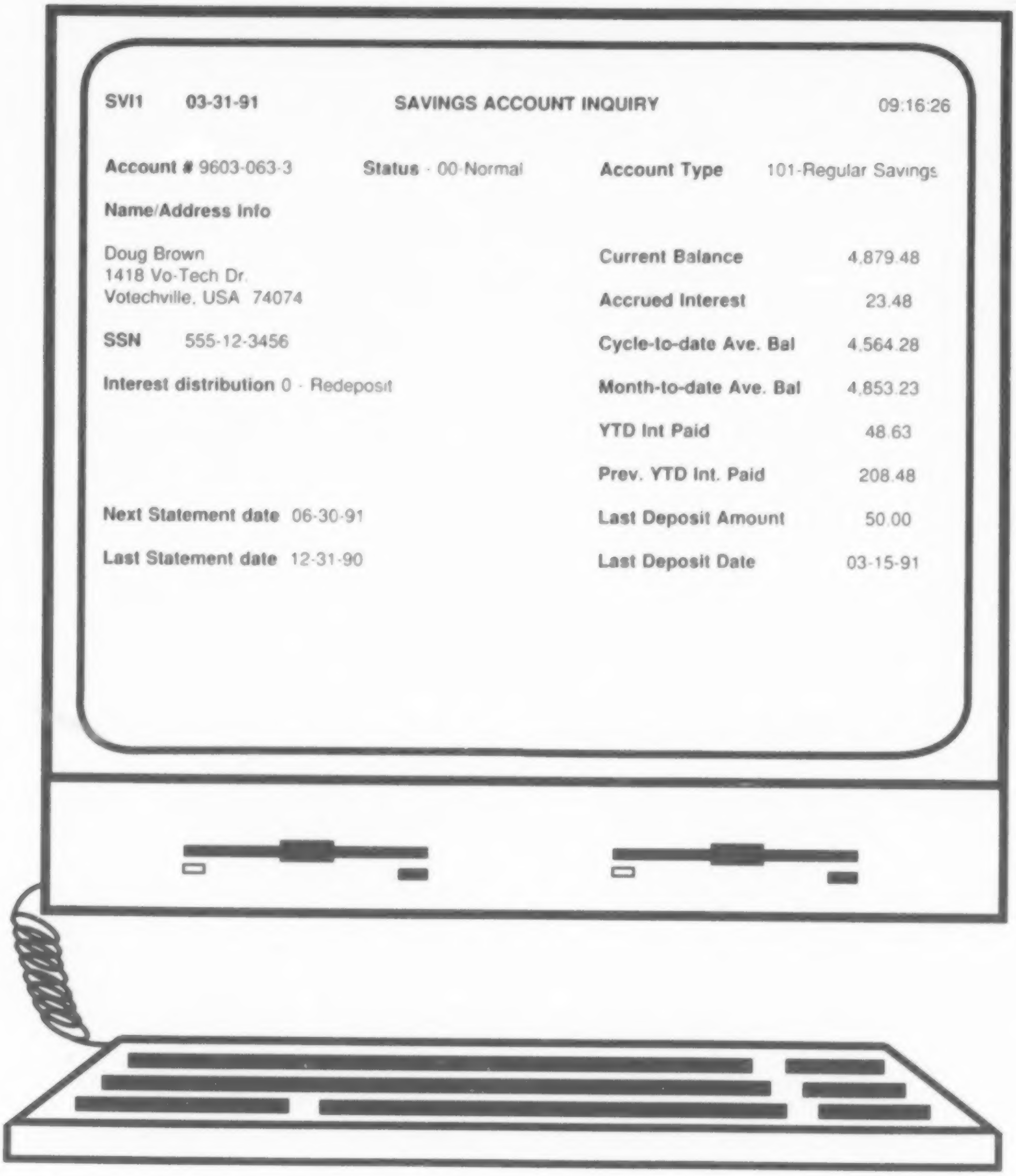
```
CKI2     03-31-91          CHECKING ACCOUNT HISTORY INQUIRY                     11:06:25

Account # 0746-071-8                          Short Name     Taylor Mich         Page #1

Serial        Post          Tran           Amount          Description
Number        Date          Code

4236          02/18         0040             5.77          DDA-Check

4237          02/18         0040            72.18          DDA-Check

4235          02/19         0040            20.00          DDA-Check

4238          02/20         0040            19.98          DDA-Check

4234          02/20         0040           108.69          DDA-Check

4239          02/20         0040            43.94          DDA-Check

              02/21         0032           500.00          Deposit

              02/25         0044            25.00          ATM-Withdrawal

4240          02/25         0040            53.77          DDA-Check

              02/26         GT20             1.44          Interest   Paid   to
                                                           Balance
```



```
CKI3    04-10-91             CHECKING STATEMENT INQUIRY                          12:06:53

Michael Taylor               Account # 0746-071-8        Date this Statement      04-10-91
4001 Vo-Tech Ln
Votechville, USA  74074                                  Date last Statement      03-27-91

  Balance          Checks/Other Debits          Deposits/Other Credits       Balance
Last Statement     No.      Total Amount        No.       Total Amount     This Statement
  1,017.98         9          371.05            1         500.00           1,146.93

Date               Check #               Amount  Type   Transaction Description   Balance

03/28              4258                  108.04  DR     DDA-Check                  909.94

03/28              4259                    5.68  DR     DDA-Check                  904.26

04/01                                    500.00  CR     Deposit                  1,404.26

04/01              4260                   52.50  DR     DDA-Check                1,351.76

04/03                                     25.00  DR     ATM-Withdrawal           1,326.76

04/03              4261                   14.18  DR     DDA-Check                1,312.58

04/04              4262                   44.14  DR     DDA-Check                1,268.44

04/08              4263                    6.84  DR     DDA-Check                1,261.60

04/09                                     25.00  DR     ATM-Withdrawal           1,236.60

04/09              4264                   89.67  DR     DDA-Check                1,146.93
```



```
ILI1      03-31-91              INSTALLMENT LOAN INQUIRY                              13:54:26

Account # 6890800256        Status - 0 Normal

Name/Address Info

Robert O'Neal               Primary Officer   PLB             Loan Type          030
105 N. VoTech Ave.          Secondary Officer  SCB            GL Code             05
Votechville, USA 74074
                                                              APR             .120000

                            Original Bal        9,800.00      Term          48-months

Next Due Amount  239.93     Payoff Bal          7,386.16      Advance Date   05-21-90

Next Due Date    04-21-91   Accrued Interest       24.28      Maturity Date  05-21-94

Past Due Amount      00     Interest Paid YTD     218.54      Extension      000-00-00

Payments Remain      38     Interest Paid Prev  1,053.89      Extension #    0

Payments Made        10                                         Credit History Info
                                                                     Past Due
Collateral Info                                               Days             Times
1990 Ford Thunderbird                                         10               001
AJ123456H1234JW                                               15               000
                                                              30               000
                                                              45               000
                                                              60               000
```



```
SVI1    03-31-91              SAVINGS ACCOUNT INQUIRY                              09:16:26

Account # 9603-063-3      Status - 00-Normal        Account Type       101-Regular Savings

Name/Address Info

Doug Brown                                          Current Balance            4,879.48
1418 Vo-Tech Dr.
Votechville, USA  74074                             Accrued Interest              23.48

SSN       555-12-3456                               Cycle-to-date Ave. Bal     4,564.28

Interest distribution 0 - Redeposit                 Month-to-date Ave. Bal     4,853.23

                                                    YTD Int Paid                  48.63

                                                    Prev. YTD Int. Paid          208.48

Next Statement date  06-30-91                       Last Deposit Amount           50.00

Last Statement date  12-31-90                       Last Deposit Date          03-15-91
```

COMMON QUESTIONS ABOUT OPTICAL DISKS[*]

How is the data from the mainframe made available for permanent storage?

All output information from the mainframe is "downloaded" to a personal computer. After verification, the data is permanently stored on an optical disk. The data is then available for review and reprint any time, regardless of when it was saved. In addition, all daily reports and statements are available at all host devices for review and reprint.

What is an optical disk drive?

An optical disk drive is an electronic device attached to a PC that reads and writes to an optical disk. To write data, a low intensity laser beam burns a series of holes in the film coating of the disk. To read data, reflections from the laser, indicating the presence or absence of a hole, are translated into data identical to what was saved.

What is an optical disk?

An optical disk is a 5 1/4 inch disk made of polycarbonate plastic base with a thin film coating and a protective top layer of plastic. Utilizing WORM technology, the optical disk provides high capacity, permanent and portable data storage.

What is WORM Technology?

Write Once/Read Many (WORM) optical media is the latest and most innovative mass storage technology available. Optical disks can be used each day to save all data until the disk becomes full. Completed optical disks then become the on-going historical backups to be used whenever needed.

---

[*] Used with permission of Legend Technologies, Inc.

How much information can be stored on an optical disk?

This varies, depending on the size of the data files or the organization and on the size of the optical disk. The optical disks come in sizes ranging from 122 megabytes to 488 megabytes.

What is the "shelf-life" of an optical disk?

The effective life of an optical disk is virtually perpetual. If your storage needs surpass the manufacturers warranty of 10+ years, the disks can be recopied through the use of simple DOS copy commands.

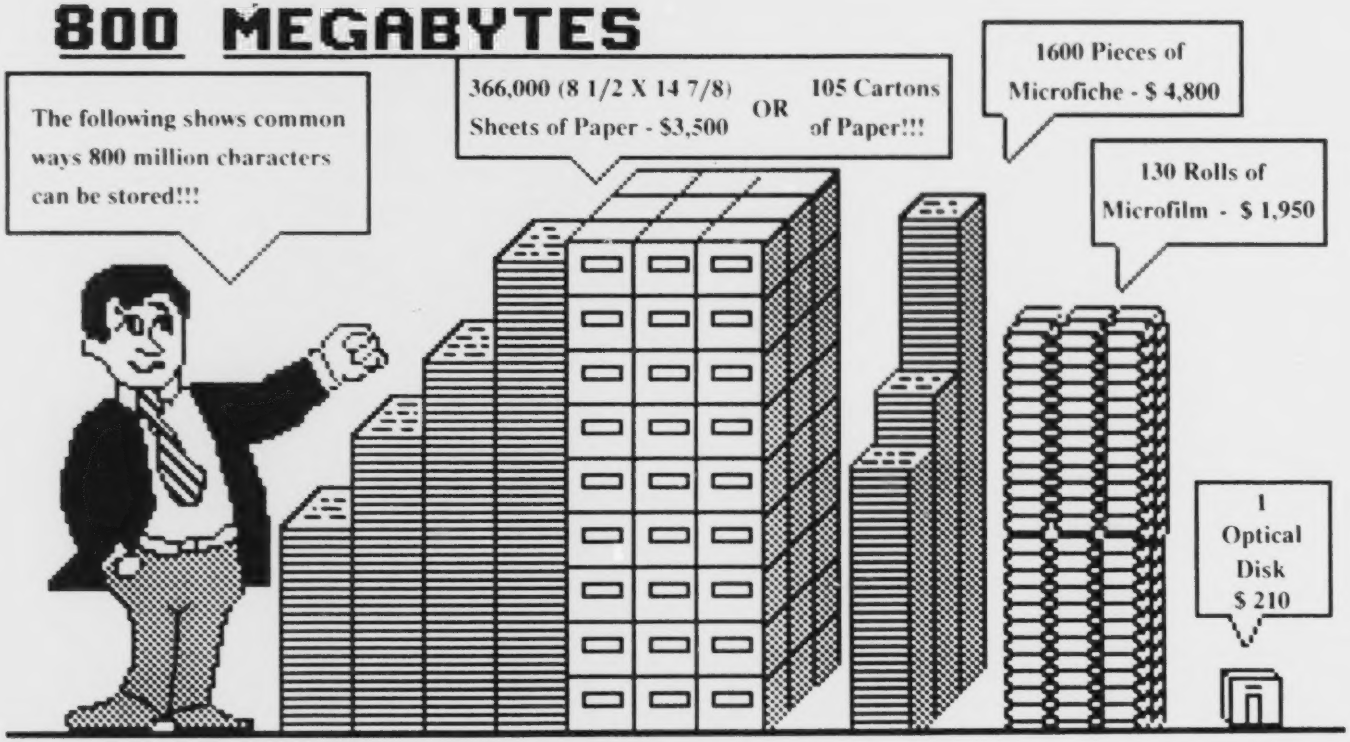
Once the data is backed up on an optical disk, can I copy it to anything else?

The data on the optical disk is saved in a way independent of the particular PC or operating software used to save it. This allows the data to be portable to any other media derived.

Can a statement or report be retrieved without viewing it?

Yes. The report number or customer account number is entered and the information can be printed at any accessible printer.

800 MEGABYTES



The following shows common ways 800 million characters can be stored!!!

366,000 (8 1/2 X 14 7/8) Sheets of Paper - $3,500 OR 105 Cartons of Paper!!!

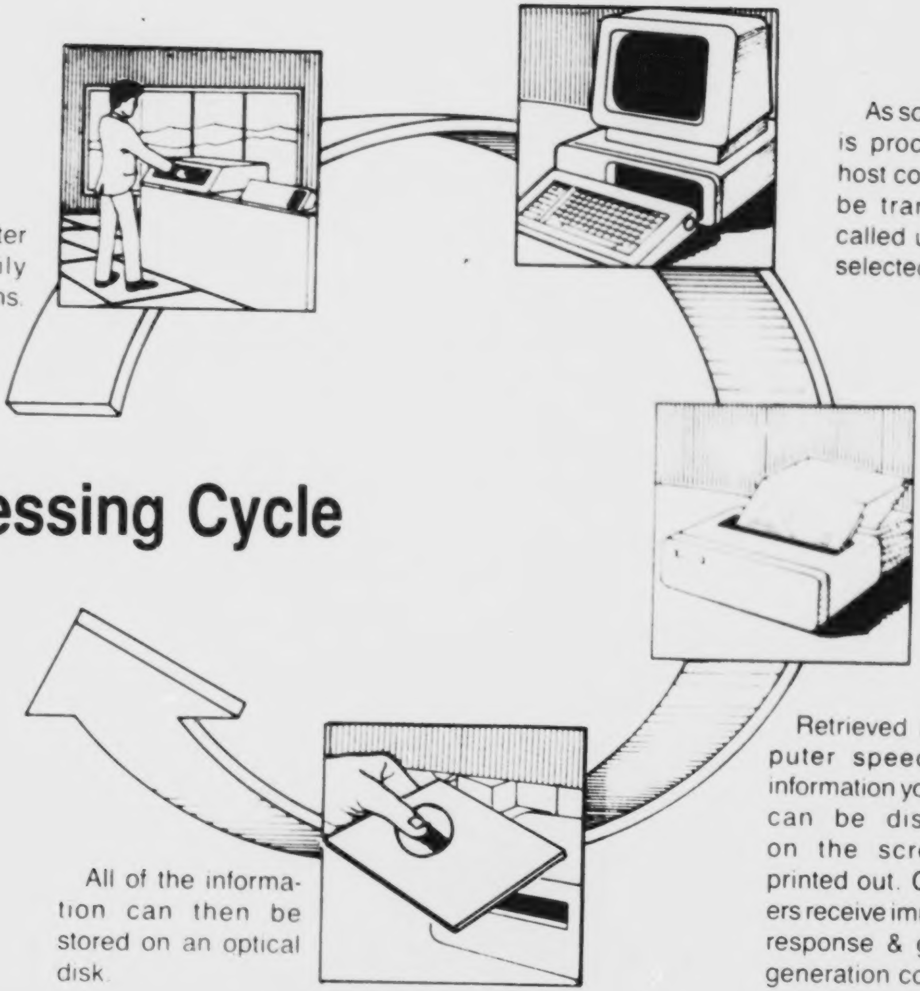
1600 Pieces of Microfiche - $ 4,800

130 Rolls of Microfilm - $ 1,950

1 Optical Disk $ 210

Used with permission of Legend Technologies, Inc

Processing Cycle



The host computer performs its daily processing functions.

As soon as the data is processed in the host computer, it can be transferred and called up at any preselected work station.

Retrieved at computer speeds, the information you need, can be displayed on the screen or printed out. Customers receive immediate response & get first generation copies.

All of the information can then be stored on an optical disk.

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TRANSPARENCY MASTER 2 Customer Service Account Rep
II 43

TM 2

ASSIGNMENT SHEET 1

RETRIEVING CUSTOMER INFORMATION

II

NAME ______________________________ SCORE ________

OBJECTIVE 6

Process a customer request for information.

INTRODUCTION

Job Acquisition/ Development Skills
- Master specific job task/procedure
- Apply business etiquette
- Deal effectively with customers/ clients

Many financial institutions truncate the checks and deposits on certain accounts. This enables them to reduce the costs associated with sorting and filing items and mailing them to customers each month. Sometimes customers need copies of the checks written on these accounts. The Customer Service/Account Representative will usually be asked to help the customer in this situation.

DIRECTIONS

Cognitive Activity Skills
- Collect/record information
- Transfer knowledge/ training to new situations

Operation and Calculation Skills
- Calculate with whole numbers

Mr. George Apple, one of the customers at the financial institution where you are a Customer Service/Account Representative, has come to the customer service area for assistance. He has just been notified by the IRS that he is being audited and should be prepared to produce supporting documentation for all of his deductions. He has a market rate checking account and all of his checks have been truncated. He is requesting a copy of check number 286 for $568.43 which was debited to his account on September 8, 1991. His account number is 891-632-4 and he would like to have the copy mailed to him as soon as possible. Complete the research request form on the next page. Calculate the service charge using the fees listed in the lower right corner of the form. Since Mr. Apple has all the necessary information for you, he should be charged the minimum charge. Inform Mr. Apple that there will be a service charge which you have estimated. When you have completed your form, ask your instructor to approve it.

REQUEST TO PERFORM RESEARCH

VO-TECH STUDENT BANK

Name on Account ____________________

Account Number ____________________

Date Requested __________ By ____________________

__ Check __ Deposit __ Other ______________

Date on Item __________ Amount __________

To Be Completed by Research Dept

Sequence No. ______________

Date Posted ______________

Tape Total ______________

Between _____ and ______________

Other ______________

____

____

____

____

____

Approved by __________

__ Charge Customer

__ Charge Customer Service

$10.00 MINIMUM CHARGE

__ Hours at $20/hour $__________

__ Items at $5/item $__________

Total Charge $__________

ASSIGNMENT SHEET 2

RETRIEVING CUSTOMER INFORMATION

NAME ______________________________ SCORE ________

OBJECTIVE 7

Retrieve information using a checking account inquiry screen.

INTRODUCTION

Job Acquisition/Development Skills
- Master specific job task/procedure

Financial institutions are using screens of information displayed on computer monitors more and more because they allow instant access to the most current information about customers' accounts. Since most financial institutions will have some type of computer access to information via a screen, it's important to become familiar with screens and the process of accessing customer information through them.

DIRECTIONS

Cognitive Activity Skills
- Collect/record information

Using Supplement 1, locate the following information and write it in the spaces provided.

1. Customer's name ______________________________
2. Customer's address ______________________________
3. Customer balance ______________________________
4. Amount of last deposit ______________________________
5. Date account was opened ______________________________
6. Status of account ______________________________
7. Date of last deposit ______________________________

ASSIGNMENT SHEET 3

RETRIEVING CUSTOMER INFORMATION

NAME ______________________ SCORE ________

OBJECTIVE 8

Retrieve information using a checking account history inquiry screen.

INTRODUCTION

Job Acquisition/ Development Skills
- Master specific job task/procedure

Because computers store all the information about customers' accounts, screens provide instant access to account histories. Historical information about a customer's account can aid financial institution employees in making decisions about accounts. It is important to become familiar with the historical data available on screens and the process of accessing them.

DIRECTIONS

Cognitive Activity Skills
- Collect/record information

Using Supplement 2, locate the following information and write it in the spaces provided.

1. What is printed in the description field for the transaction with serial number 4238?

   ____

2. What is the customer's account number?

   ____

3. What is the date and amount of the transaction with tran code 0032?

   ____

4. What is printed in the description field for the $25 transaction?

   ____

5. What is the posting date for the DDA-check with serial number 4240?

   ____

ASSIGNMENT SHEET 4

RETRIEVING CUSTOMER INFORMATION

NAME ______________________ SCORE ______

OBJECTIVE 9

Retrieve information using a checking statement inquiry screen.

INTRODUCTION

Job Acquisition/ Development Skills
- Master specific job task/procedure

Often, a customer will need to know if a check has been posted against his or her account. Since most financial institutions will have some type of computer access to statement information via a screen, it is important to become familiar with the process of accessing information from it.

DIRECTIONS

Cognitive Activity Skills
- Collect/record information

Using Supplement 3, locate the following information and write it in the spaces provided.

1. Customer's name ______________________
2. Date this statement ______________________
3. Date last statement ______________________
4. Balance last statement ______________________
5. Number of checks and other debits ______________________
6. Number of deposits and other credits ______________________
7. Balance this statement ______________________
8. Amount of check number 4262 ______________________
9. Date of check number 4258 ______________________
10. Account number ______________________

ASSIGNMENT SHEET 5

RETRIEVING CUSTOMER INFORMATION

II

NAME ______________________ SCORE ______

OBJECTIVE 10

Retrieve information using an installment loan inquiry screen.

INTRODUCTION

Job Acquisition/Development Skills
- Master specific job task/procedure

Customers may need information about their loan balances for a number of reasons. A frequent reason is the need to check the payoff amount of their car loans when shopping for a new car. The installment loan inquiry screen can be useful in a situation such as this. With computer access to this type of information via a screen, customers can be served quickly and efficiently.

DIRECTIONS

Cognitive Activity Skills
- Collect/record information

Use Supplement 4 to locate the information requested below.

1. What is the customer's name? ______________________
2. What is the customer's account number? ______________________
3. What date is the loan payment due? ______________________
4. What was the date of the last advance? ______________________
5. What is the loan payoff balance? ______________________
6. What was the original loan balance? ______________________
7. What is the amount of interest paid year to date?

____

8. Who is the primary officer on the loan? (Give initials)

____

9. What is the annual percentage rate (APR) on the loan?

____

10. How many payments are remaining and what is the payment amount?

____

ASSIGNMENT SHEET 6

RETRIEVING CUSTOMER INFORMATION

NAME ______________________ SCORE ________

OBJECTIVE 11

Retrieve information using a savings account inquiry screen.

INTRODUCTION

Job Acquisition/Development Skills
- Master specific job task/procedure

Customers may need information about their savings balances for a variety of reasons. When customers need information about their savings accounts, the savings inquiry screen can provide it quickly and efficiently.

DIRECTIONS

Cognitive Activity Skills
- Collect/record information

Using Supplement 5, locate the following information and write it in the spaces provided.

1. Account number ______________________
2. Social Security Number (SSN) ______________________
3. Year to date interest paid ______________________
4. Current balance ______________________
5. Status of account ______________________
6. Last deposit date ______________________
7. Next statement date ______________________

ASSIGNMENT SHEET 1

REQUEST TO PERFORM RESEARCH

VO-TECH STUDENT BANK

Name on Account *George Apple*

Account Number *891-632-4*

Date Requested *Today* By *George Apple*

✓ Check ___ Deposit ___ Other ___

Date on Item *9-8-91* Amount *$568.43*

To Be Completed By Research Dept.

Sequence No. ___

Date Posted ___

Tape Total ___

Between ___ and ___

Other ___

Approved by *Teacher's initials*

✓ Charge Customer

___ Charge Customer Service

$10.00 MINIMUM CHARGE

___ Hours at $20/hour $ ___

___ Items at $5/item $ ___

Total Charge $ *10.00*

ASSIGNMENT SHEET 2

1. Michael Taylor
2. 4001 Vo-Tech Ln
   Votechville, USA 74074
3. $1,486.79
4. $500.00
5. 10-16-88
6. 00 - Active
7. 03-15-91

ASSIGNMENT SHEET 3

1. DDA - Check
2. 746-071-8
3. 02/21 $500.00
4. ATM - Withdrawal
5. 02/25

ASSIGNMENT SHEET 4

1. Michael Taylor
2. 04-10-91
3. 03-27-91
4. $1,017.98
5. 9
6. 1
7. $1,146.93
8. $44.14
9. 03/28
10. 746-071-8

ASSIGNMENT SHEET 5

1. Robert O'Neal
2. 6890800256
3. 04-21-91
4. 05-21-90
5. $7,386.16
6. $9,800.00
7. $218.54
8. PLB
9. .120000 or 12%
10. 38 and $239.93

ASSIGNMENT SHEET 6

1. 9603-063-3
2. 555-12-3456
3. $48.63
4. $4,879.48
5. 00 - Normal
6. 03-15-91
7. 06-30-91

WRITTEN TEST

RETRIEVING CUSTOMER INFORMATION

II

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with information retrieval to the correct definitions. Write the correct letter in the blank.

Part 1

_____1. Reports which include the customer's balance information

_____2. Notebook size paper used mainly in laser printers

_____3. A 4 by 6 inch piece of film

_____4. A specific group of accounts such as checking, savings, or installment loans.

_____5. Viewing and updating files stored by the main computer via a screen

_____6. Identifying yourself to the computer

_____7. Data processing performed by the financial institution at their location

a. Application

b. Check truncation

c. Custom forms

d. Green bar

e. Hard copy journal

f. In-house processing

g. Journals

h. Logon or login

i. Microfiche

j. Online computer access

k. Optical disk

l. Screen

m. Software

n. Three hole drilled or punched

Part 2

______1. Check safekeeping; financial institution keeps customers' checks

______2. A group of financial programs which perform the accounting process

______3. A page of information about a customer viewed on a computer monitor

______4. A 5 1/4" plastic disk that stores as much information as 1600 microfiche sheets

______5. A paper source of customer account balance information

______6. An inexpensive computer paper with green and white stripes

______7. Multipart and/or preprinted forms that are usually sent to customers

a. Application

b. Check truncation

c. Custom forms

d. Green bar

e. Hard copy journal

f. In-house processing

g. Journals

h. Logon or login

i. Microfiche

j. Online computer access

k. Optical disk

l. Screen

m. Software

n. Three hole drilled or punched

OBJECTIVE 2

Choose correct statements about the common sources of customer account information. Write an "X" in the blank before correct statements.

______1. Information stored by the computer must be transferred to a form that people can read and understand.

______2. Monitor screens, optical disks, fiche/film and paper are sources from which we can find stored customer information in a readable format.

______3. A paper source of customer account balance information is called a journal.

______4. The same journal format can be used whether the source is a paper source or a fiche source.

______5. A single piece of fiche must be placed in a microfiche viewer in order to read the information printed on it.

______6. The most up to date source of information about a customer's account is the screen displayed on the computer monitor.

______7. Screens usually display information about several customers at a time.

______8. One sheet of microfiche can store as much information as one optical disk.

______9. Optical disks are read by optical disk drives that are usually attached to personal computers.

OBJECTIVE 3

Select from a list procedures for locating account information using microfiche. Write an "X" in the blank before correct procedures.

______1. Select a blank fiche from the storage area.

______2. Slide the carriage around until the correct frame is in view on the screen.

______3. Place the fiche on the glass plate.

______4. Read the information from right to left.

______5. Slide the carriage into the viewer.

OBJECTIVE 4

Select from a list procedures for locating account information using optical disks. Write an "X" in the blank before correct procedures.

______1. Logon to the computer

______2. Load an unformatted optical disk in the optical disk drive.

______ 3. Enter appropriate commands through the keyboard to display and/or print customer information.

______ 4. Remove the optical disk from the optical disk drive, if institution procedures specify.

______ 5. Logoff.

OBJECTIVE 5

Select from a list procedures for locating account information using screens on the computer monitor. Write an "X" in the blank before correct procedures.

______ 1. Enter a series of commands through the keyboard.

______ 2. Logon or login.

______ 3. Enter the same commands no matter what software the financial institution uses.

______ 4. Enter the appropriate command for the desired screen.

______ 5. Login after viewing the desired screen.

NOTICE

The following objectives are not part of the written test. If these activities have not been completed, check with your instructor.

OBJECTIVE 6

Process a customer request for information. SCORE ______

OBJECTIVE 7

Retrieve information using a checking account inquiry screen. SCORE ______

OBJECTIVE 8

Retrieve information using a checking account history inquiry screen. SCORE ______

OBJECTIVE 9

Retrieve information using a checking statement inquiry screen. SCORE ______

OBJECTIVE 11 **Retrieve information using an installment loan inquiry screen.** SCORE ______

OBJECTIVE 12 **Retrieve information using a savings account inquiry screen.** SCORE ______

WRITTEN TEST ANSWERS

RETRIEVING CUSTOMER INFORMATION

II

OBJECTIVE 1	**Part 1** 1. g 2. n 3. i 4. a 5. j 6. h 7. f **Part 2** 1. b 2. m 3. l 4. k 5. e 6. d 7. c
OBJECTIVE 2	1, 2, 4, 5, 6, 9
OBJECTIVE 3	2, 3, 5
OBJECTIVE 4	1, 3, 4, 5
OBJECTIVE 5	1, 2. 4
OBJECTIVE 6	Refer to answers to Assignment Sheet 1.
OBJECTIVE 7	Refer to answers to Assignment Sheet 2.
OBJECTIVE 8	Refer to answers to Assignment Sheet 3.
OBJECTIVE 9	Refer to answers to Assignment Sheet 4.
OBJECTIVE 10	Refer to answers to Assignment Sheet 5.
OBJECTIVE 11	Refer to answers to Assignment Sheet 6.

OBJECTIVE SHEET

UPDATING CUSTOMER INFORMATION

III

INTRODUCTION

We live in a continually changing world and in order to keep financial institution records current, every change in a customer's status must be documented. Whether it is a move, marriage, divorce or death, the change must be recorded and all necessary records modified to reflect the change. Helping customers make these changes is normally the responsibility of the Customer Service/Account Representative. Therefore, it is important to become familiar with the general procedures for updating records.

UNIT OBJECTIVE

After completing this unit, the student should be able to complete forms and be familiar with procedures for updating customer records efficiently. The student will show these competencies by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Define terms associated with updating customer information.
2. List the procedure to change a customer's name and address.
3. List the procedure to close a customer's account.
4. List the procedure to delete signatures on accounts.
5. List the procedure to process a transfer of funds over the phone.
6. List the procedure to process customer check reorders.
7. List the procedure to process an automatic transfer of funds form.
8. Complete a name and address change form. (Assignment Sheet 1)
9. Complete a signature deletion form. (Assignment Sheet 2)
10. Complete a telephone transfer form. (Assignment Sheet 3)
11. Complete a check reorder form. (Assignment Sheet 4)
12. Complete an automatic transfer of funds form. (Assignment Sheet 5)

SUGGESTED ACTIVITIES

UPDATING CUSTOMER INFORMATION

III

PREPARATION

- Review unit and plan presentation
- Order materials to supplement unit
- Contact guest speakers and arrange for their presentations to the class. Suggestions for speakers include:
  - — Customer Service Representatives from local financial institutions
  - — Experts on computerized signature verification
  - — Experts on voice print and finger print identification
  - — Vendor representatives may come to speak and demonstrate the newest technologies to your classes, too.

  NOTE: Provide the specific topics of discussion to the guest speakers. After final confirmation has been received, be sure to call them one or two days before the scheduled day and reconfirm their participation.
- Visit the customer service area of a local financial institution.

DELIVERY

- Discuss unit objectives.

Objective 1

- Discuss the terms associated with updating records using the information sheet.
- Play Jeopardy-style games or use crossword puzzles to reinforce terms.

Objective 2

- Discuss the name and address change form using the information sheet.
- Discuss different situations which might cause customers to change their names or addresses.
- Use Handout 1 to discuss the mobility of Americans and Handout 2 to survey class mobility. Use both handouts to discuss the need to keep accurate records.

Objective 3

- Discuss how checking accounts are closed using the information sheet.
- Use Handout 3 to discuss how computer programs close accounts automatically.

Objective 4

- Discuss how signatures on accounts are added or deleted using the information sheet.
- Discuss some of the reasons customers would need to add or delete signatures on their accounts.

Objective 5

- Discuss how telephone transfers are processed using the information sheet.
- Discuss why a customer would need to make a telephone transfer.
- Ask the students to hypothesize about fifty years from now. Ask questions such as:
  - Will there still be telephone transfers? Why or why not?
  - How will ATMs affect the need for telephone transfers?
  - If there are video cameras which project the caller's image built-in to all telephones, what changes can be made in the telephone transfer procedure?
  - If phones of the future are computerized and most transactions can be made from home by pushing the right buttons, what will happen to the need for Customer Service Representatives?

Objective 6

- Discuss how customer check reorders are processed using the Information Sheet.

Objective 7

- Discuss the procedure to process an automatic transfer of funds form using the information sheet.
- Ask students to identify some of the benefits of regular savings.

APPLICATION

Objectives 8 through 12

- Use Assignment Sheet 1 to give the students practice in completing name and address change forms.
- Use Assignment Sheet 2 to give the students practice in completing a telephone transfer form.
- Use Assignment Sheet 3 to give the students practice in completing a check reorder form.
- Use Assignment Sheet 4 to give the students practice in completing an automatic transfer of funds form.
- Use Assignment Sheet 5 to give the students practice in completing a signature deletion form.

EVALUATION

Pretest

- Pretest students.
- Determine individual study requirements from pretest results.
- Counsel students individually on pretest results and study requirements.
- Modify materials in unit or create supplementary materials for individual students as required.

Written Test

- Explain to class members that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give test.

NOTE: The written test may be given in sections if desired.

- Evaluate class members on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profile.
- Review individual and group performance in order to evaluate teaching methods. Adjust scope, sequence, or instructional approaches for additional lessons as required.

SUGGESTED RESOURCES

- *Geographical Mobility: March 1986 to March 1987*, Current Population Reports, Population Characteristics, Series P-20, No. 430, U. S. Department of Commerce, Bureau of the Census.

UNIT REFERENCES

- *Banking and Savings & Loan*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1980.
- *Geographical Mobility: March 1986 to March 1987*, Current Population Reports, Population Characteristics, Series P-20, No. 430, U. S. Department of Commerce, Bureau of the Census.
- Ingrid Servais, Assistant Vice-President, Liberty National Bank & Trust Company, Oklahoma City, Oklahoma.
- Susie Presley, Senior Vice-President, BancFirst, Stillwater, Oklahoma.

PRETEST ANSWERS

UPDATING CUSTOMER INFORMATION

III

OBJECTIVE 1

1. An acronym for Demand Deposit Accounting; refers to checking accounts.
2. An acronym for Non Sufficient Funds; indicates insufficient funds available to cover check presented; can also be the name of a form generated to send to customer for notification.
3. Fees for services rendered to depositors.
4. Files in which all paid and canceled checks are stored.

OBJECTIVE 2

Answers will vary by student; answers may be combined as long as procedure is complete.

In Person

1. Ask customer to complete form
2. Explain form and answer questions
3. Review form
4. Ask customer to sign and date form
5. Initial form
6. Enter information in computer or route to correct department

By Phone

1. Ask customer for name
2. Verify identification of caller
3. Ask for new address
4. Verify old address
5. Write "per phone request" in signature space
6. Date form
7. Ask customer for all accounts and numbers with institution
8. Initial form
9. Enter information in computer or route to correct department

OBJECTIVE 3

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Check signature card
2. Request identification
3. Have customer complete form
4. Check balance of account through screen
5. Deduct any outstanding check from balance
6. Have customer write check for balance
7. Initial check and write "OK to close"
8. Have customer take check to teller
9. Teller will issue balance

OBJECTIVE 4

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Request name as shown on account
2. Write name in correct space
3. Obtain signatures of all persons on original signature card
4. Record date
5. Have customers sign new card
6. Place new signature card in front of old one in check files or route to appropriate department
7. File signature change form in customer service file

OBJECTIVE 5

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Inform customer if there will be a service charge
2. Ask for name as carried on account
3. Ask for account number
4. Ask for date or amount of last deposit
5. Ask customer for name as carried on account and account number of account where funds will be transferred
6. Ask for amount to be transferred
7. Verify sufficient funds in "from" account
8. Complete form with information from customer
9. Repeat all information to customer
10. Route forms to appropriate departments and file department copy

OBJECTIVE 6

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Show customer check brochure
2. Complete check reorder form
3. Ask customer to proofread form
4. Inform customer of charge for checks
5. Inform customer checks will be mailed to him or her
6. Route order form to printers through established procedures

OBJECTIVE 7

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Record checking account number
2. Record savings account number

3. Record amount to be transferred
4. Record date to start transfer and successive dates to transfer funds
5. Verify account numbers through appropriate screens
6. Make change through appropriate screen or route to correct department for processing

OBJECTIVES 8 - 12

Refer to answers to Assignment Sheets 1 through 5.

STATISTICS

The most recent geographical mobility statistics available from the Census Bureau provide information about the one year period from March, 1986, to March, 1987. These statistics were collected in the March 1987 Current Population Survey.

According to the Census Bureau:

43,693,000 persons changed residences during the year.

The annual rate of residential mobility for the year was 18.6 percent.

During the 1950's and 1960's the rate averaged about 20 percent, but dropped to a low of 16.6 in 1983 (a period of high interest rates). In 1985 the rate climbed to 20.2 percent (a period of lower interest rates), before leveling off at the current rate.

Most people who moved made local moves. A local move could be a move within an area that would allow commuting to the same job. These moves could be housing adjustments, buying a new home, changing apartments, etc. They could also be made because of changes in "family status". This is called a "life-cycle change" and includes marriage, divorce, birth of a child and retirement.

The highest moving rate was for persons 20 to 29. Approximately one third of these people moved during the year.

Moving rates went down as age went up.

The above information was obtained from *Geographical Mobility: March 1986 to March 1987*, Current Population Reports, Population Characteristics, Series P-20, No. 430, U. S. Department of Commerce, Bureau of the Census.

Discussion Questions

1. If most moves are local, what can you hypothesize about the customers at any financial institution?
2. Will the Customer Service department receive more requests to close accounts or change accounts? Why?
3. What age customer is more likely to close their accounts at a financial institution? Why?

UPDATING CUSTOMER INFORMATION

CLASS SURVEY

DIRECTIONS

Answer the following questions by selecting the answer that applies to you.

_______1. How many times did you or your family move before you were age 15?

a. 0
b. 1 - 2
c. 3 - 4
d. more than 4

_______2. How many local moves (no school change involved) did you or your family make before you were age 15?

a. 0
b. 1
c. 2
d. 3 or more

_______3. How many long distance moves (school change involved) did you or your family make before you were age 15?

a. 0
b. 1
c. 2
d. 3 or more

_______4. How many times have you moved in your lifetime?

a. 0
b. 1 - 2
c. 3 - 4
d. more than 4

CLOSING ACCOUNTS

Customers are unaware of, for the most part, how much of the entire banking process is automated and controlled by the financial institution's computer. Sophisticated software, developed specifically for the financial services industry, can provide instantaneous access to *all* customer information. This **software** is actually a set of instructions written for the computer by a person called a **programmer**. The programmer can instruct the computer to perform certain functions when specific conditions occur.

When to close an account is one of the instructions the financial institution's computer is normally given by the programmer. Usually, the computer is instructed to automatically close an account when the balance reaches zero. In this way, the computer actually "decides" when to close an account. Therefore, if customers know their account balances, they can close their accounts without any contact with the financial institution by writing a check for the entire balance.

In many financial institutions, this is the accepted method of closing the account. These institutions do not require the customer to visit the customer service area. A telephone call can usually complete the entire process including account balance information and change of address. This is just one example of how computers are increasing the services available to financial institution customers while decreasing the tedious paperwork for employees.

UPDATING CUSTOMER INFORMATION

CHECK PRINTING

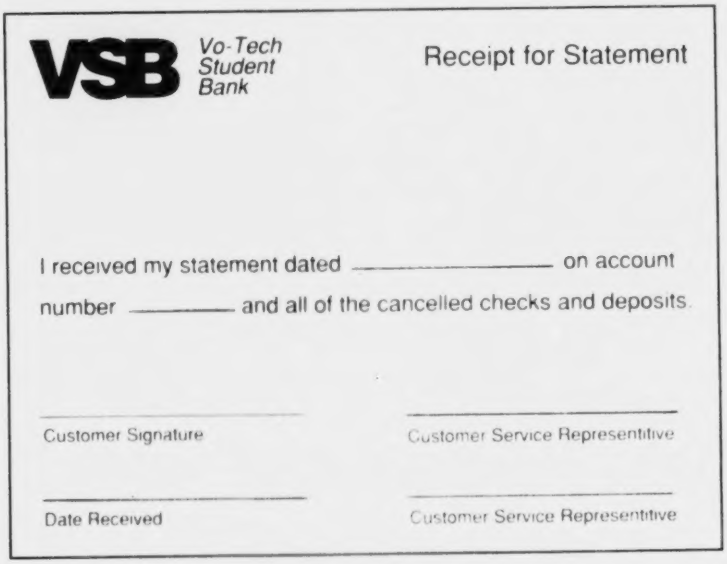
Often, customers may wish to order their checks from a company other than the check printer the financial institution uses. Specialty check printing companies offer a wide variety of designs and styles. Customers may prefer a larger selection and the usually lower price. These companies often advertise in newspapers and magazines and their distribution can be nationwide.

Some financial institutions still have **check specification forms** available for customers who wish to order from one of these companies. These forms ensure that the MICR line on the checks and deposits the customer purchases will conform to the standard. The MICR line must be accurately spaced and printed with special ink the high speed reader/sorter equipment can read. Although these checks used to be a big concern to departments where checks where processed, now specialty checks seem to be the same quality as checks purchased through the financial institutions. However, it is still important to purchase checks only from reputable companies in order to ensure the necessary quality and readability.

UPDATING CUSTOMER INFORMATION

RECEIPTS FOR STATEMENTS

Sometimes customers prefer to pick up their DDA statements in person instead of waiting to receive them in the mail. In some financial institutions, when a customer comes to pick up his/her statement, the Customer Service/Account Representative will ask the customer to sign a statement receipt similar to the one pictured below. This procedure helps the financial institution account for all statements.



VSB Vo-Tech Student Bank

Receipt for Statement

I received my statement dated ________________ on account number ________ and all of the cancelled checks and deposits.

Customer Signature

Customer Service Representitive

Date Received

Customer Service Representitive

Figure 1 Statement Receipt

PRETEST

UPDATING CUSTOMER INFORMATION

NAME ______________________________ SCORE ________

OBJECTIVE 1

Define terms associated with updating customer information.
Write the definitions of the terms listed below in the space provided.

1. **DDA** — ____
____

2. **NSF** — ____
____

3. **Service Charge** — ____
____

4. **Check files** — ____
____

OBJECTIVE 2

List the procedure to change a customer's name and address.
Include procedures used in person and by phone.

In person ____
____
____
____
____
____

By phone ______________________________

OBJECTIVE 3

List the procedure to close a customer's account.

OBJECTIVE 4 **List the procedure to delete signatures on accounts.**

____

____

____

____

____

____

____

OBJECTIVE 5 **List the procedure to process a transfer of funds over the phone.**

____

____

____

____

____

____

____

____

____

____

OBJECTIVE 6 **List the procedure to process customer check reorders.**

OBJECTIVE 7 **List the procedure to process an automatic transfer of funds form.**

NOTICE In addition to the pretest items, the student will be required to demonstrate mastery of the following objectives.

OBJECTIVE 8 **Complete a name and address change form.** SCORE _____

OBJECTIVE 9 **Complete a signature deletion form.** SCORE _____

OBJECTIVE 10 **Complete a telephone transfer form.** SCORE _____

OBJECTIVE 11	**Complete a check reorder form.**	SCORE ______
OBJECTIVE 12	**Complete an automatic transfer of funds form.**	SCORE ______

INFORMATION SHEET

UPDATING CUSTOMER INFORMATION

III

OBJECTIVE 1

Define terms associated with updating customer information.

- **DDA** — An acronym for Demand Deposit Accounting; refers to checking accounts.
- **NSF** — An acronym for Not Sufficient Funds; indicates insufficient funds to cover a check presented for payment; can also be the name of a form generated to send to customer for notification.
- **Check files** — Files in which all paid and canceled checks are stored until they are sent to the depositor with the statement.
- **Service charge** — Fee which is charged by a financial institution against a depositor for services rendered

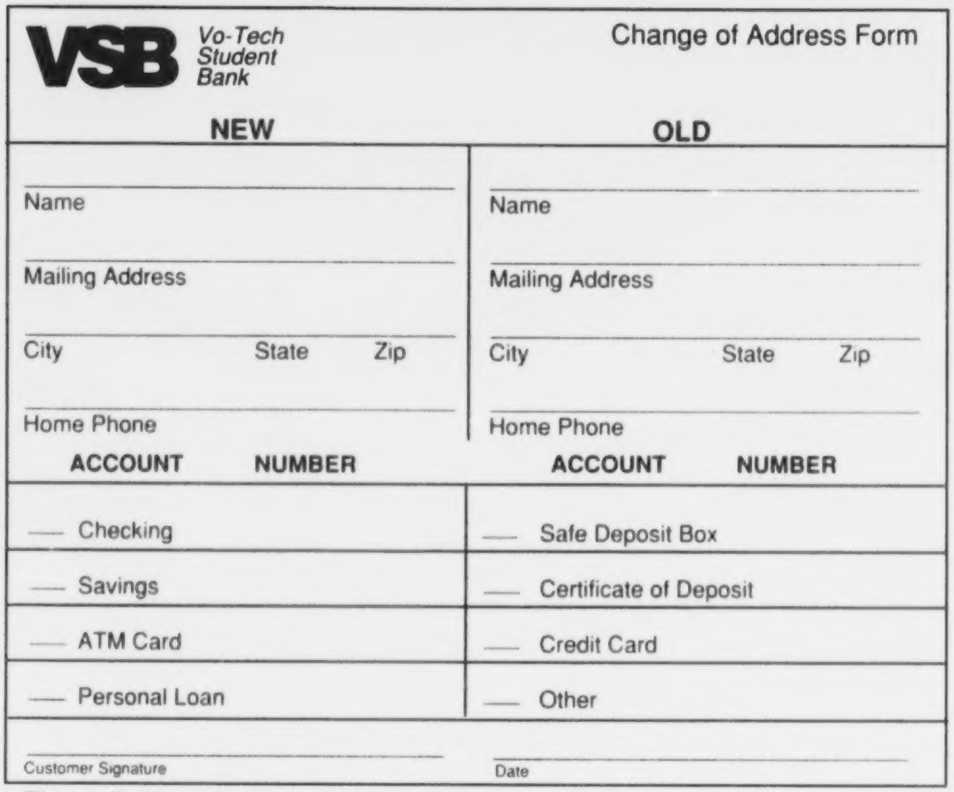
OBJECTIVE 2

List the procedure to change a customer's name or address.

We live in a mobile society. Customers move frequently and their records need to be kept current. When a customer's address changes, follow the procedures below to ensure all records are updated properly.

In Person

- Ask the customer to complete a name and address change form.
- Explain the form to the customer and answer any questions the customer may have regarding the form.
- Review the form. Ensure that all services have been indicated and that all account numbers are provided.
- Ask the customer to sign and date the form.
- Initial the form to show who helped customer.
- Enter the information through the appropriate computer screen or route the form to the appropriate department for entry..



VSB Vo-Tech Student Bank

Change of Address Form

NEW	OLD
Name	Name
Mailing Address	Mailing Address
City State Zip	City State Zip
Home Phone	Home Phone
ACCOUNT NUMBER	**ACCOUNT NUMBER**
— Checking	— Safe Deposit Box
— Savings	— Certificate of Deposit
— ATM Card	— Credit Card
— Personal Loan	— Other
Customer Signature	Date

Figure 2 Name/Address Change Form

By Phone

- Ask customer for the name as it is carried on the account.
- Verify identification of caller by asking amount and/or date of last deposit on account. Check appropriate screen.
- Ask for the new address.
- Verify old address.
- Write "per phone request" in space provided for signature.
- Date form with date phone request was made.
- Ask customer for all accounts and numbers carried with financial institution.

- Initial form to show who took down the information.

- Enter information through appropriate screen or route form to appropriate department for entry into computer system.

OBJECTIVE 3

List the procedure to close a customer's account.

Often, the Customer Service/Account Representative will be asked to help close a customer's account because they are relocating to another city, state or country or for various other reasons. Since an account is normally closed in person or by written request (letter), it is important to follow proper procedures.

NOTE: In some institutions, this procedure is thought unnecessary. If the customer knows his account balance, he or she can simply write a check for the amount of the balance and the account will automatically be closed by the computer program during the next application update.

- Check signature card

- Request appropriate identification

- Customer completes change of address form.

  NOTE: The financial institution must have the new address in order to mail the final statement. In case there are any outstanding checks, the customer can be contacted.

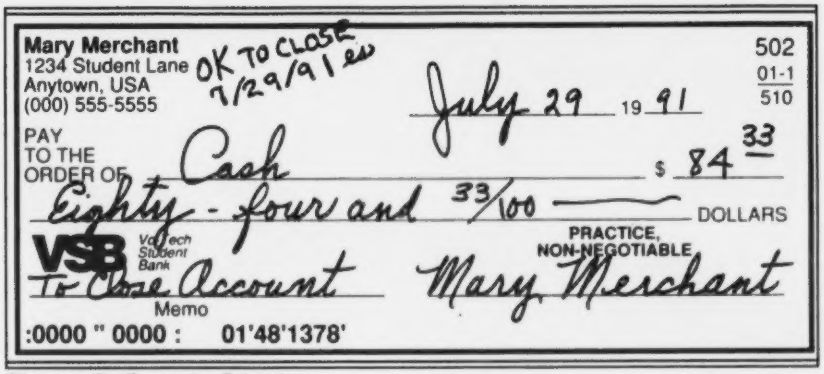
- Check balance of account through appropriate screen.

- Deduct any outstanding checks from balance.

- Customer writes check for amount of balance.

- Initial check. Write "OK to close" and the date on the check.

  NOTE: Some institutions no longer perform this step.



Mary Merchant
1234 Student Lane
Anytown, USA
(000) 555-5555

OK TO CLOSE 7/29/91 ew

502
01-1
510

July 29 19 91

PAY TO THE ORDER OF Cash $ 84 33/—

Eighty - four and 33/100 —— DOLLARS

VSB VoTech Student Bank

PRACTICE, NON-NEGOTIABLE

To Close Account
Memo

Mary Merchant

:0000 " 0000 : 01'48'1378'

Figure 3 Sample Check

- Customer takes check to teller.
- Teller issues balance of account to customer.

NOTE: The balance of an account may be issued in cash, cashier's check, traveler's checks, or any way the customer would like. The balance could be sent to the customer's new bank or the new bank could send a draft for the balance of the account.

OBJECTIVE 4 **List the procedure to delete signatures on accounts.**

The status of an account can change for various reasons. Those allowed to sign checks may need to be deleted due to death, marriage, divorce or perhaps financial planning for older customers. Whatever the reason, it may be necessary for the Customer Service/Account Representative to delete a name on a customer's signature card.

NOTE: Most financial institutions have the customer close the old account and open a new account. It is illegal to delete a co-owner from a personal account without his/her legal authority. The authority should always be given in writing.

- Request name as shown on account.
- Write name being deleted in appropriate space.

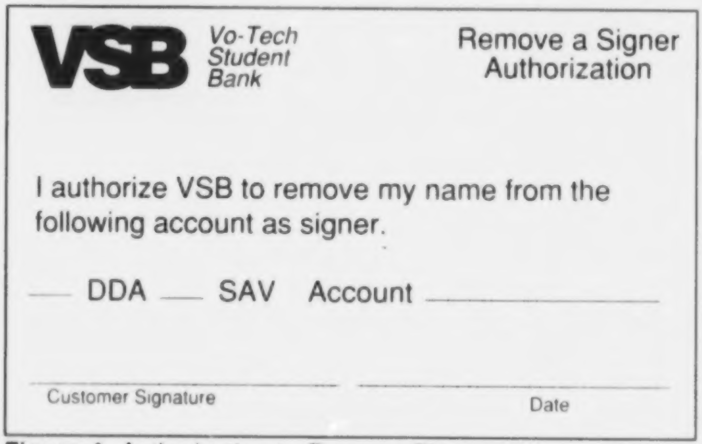
- Obtain signatures of all persons on original signature card as authorization for change.

  NOTE: A sole proprietor may delete any signer from the business account by issuing a letter of authorization. A partner cannot be deleted by another partner on a partnership account. An authorization from the board of directors must be received in order to delete a signer from a corporate account.

- Record date change was made.
- Have customer(s) sign new signature card.
- Place new signature card in front of old one in check files.

  NOTE: In some financial institutions, check files are located in a separate department. Therefore, new cards would be routed to the appropriate department for filing.

- File signature change form in customer service file.



VSB *Vo-Tech Student Bank*

Remove a Signer Authorization

I authorize VSB to remove my name from the following account as signer.

___ DDA ___ SAV Account ____________

____________ Customer Signature

____________ Date

Figure 4 Authorization to Remove Signer

OBJECTIVE 5

List the procedure to process a transfer of funds over the phone.

Many times, customers need to transfer funds from one account to another without coming to the bank. The Customer Service/Account Representative usually helps customers do this by following the procedure listed.

NOTE: Automatic Teller Machines (ATMs) have made this procedure less common. Customer accounts can be linked together and the customer can transfer funds from one account to another by using an ATM card in an ATM.

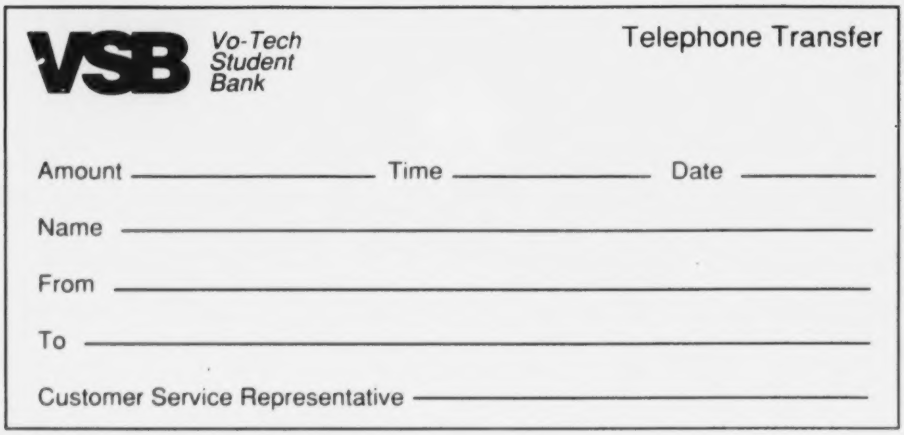
Follow the steps below to process a telephone transfer:

- Inform customer if there will be a service charge.
- Ask for name of customer as it is carried on account where funds to be transferred are located.

  NOTE: Some institutions require a signed telephone transfer authorization card on file.
- Ask for the account number.
- To identify caller, ask for either date or amount of last deposit.
- Ask customer for name as it is carried on account where funds will be transferred and the account number.
- Ask for amount to be transferred.
- Verify that there are sufficient funds in account through the appropriate screen, and that the caller is an authorized signer on **BOTH** accounts.

  NOTE: No one can take money out of an account if that person is not shown on the account, even through a transfer. Therefore, it is extremely important to verify that the caller has signing privileges on *both* accounts.

  EXAMPLE: A husband calls the bank to request a $100 telephone transfer from savings to checking. He and his wife each have a savings account and they have a joint checking account. They use the funds in these accounts jointly; however, when he requests that funds in the wife's savings account be transferred to their joint checking account, this request cannot be honored. He is not an authorized signer on the wife's savings account and cannot withdraw funds from it. In order for funds to be transferred from the wife's savings account to their joint checking account, the wife must call and request the transfer.
- Complete telephone transfer form.



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Telephone Transfer

Amount ____________ Time ____________ Date ____________

Name ____________________________________

From ____________________________________

To ____________________________________

Customer Service Representative ____________________

Figure 5 Telephone Transfer

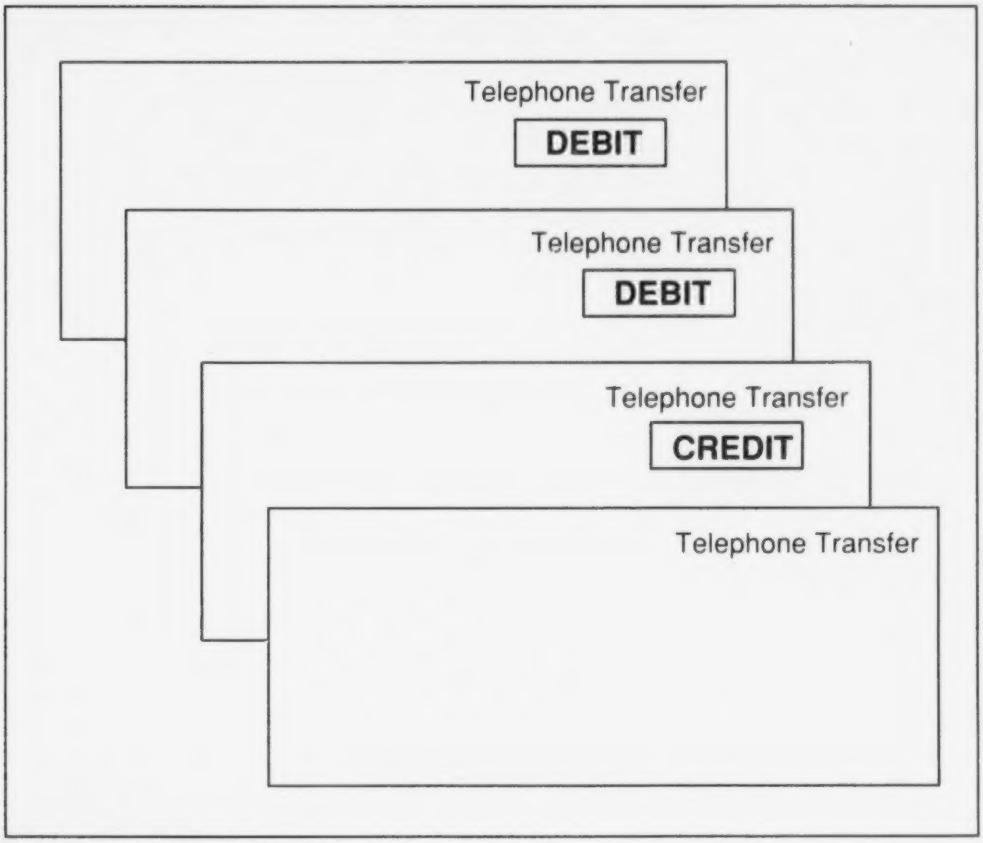

Telephone Transfer
DEBIT
Telephone Transfer
DEBIT
Telephone Transfer
CREDIT
Telephone Transfer

Figure 6 Multiple-part forms

- Repeat the information back to the customer for verification.
- Route the debit and credit copies to the appropriate department for processing, file the department copy, and route remaining copy to appropriate department as institutional procedures dictate.

  NOTE: In some institutions, the form used is a multiple-part form: one part to debit the account where funds are being withdrawn, one to credit the account where funds are being deposited, one to debit the account where the service charge is being taken out and one to keep a record in the Customer Service department. In other institutions, a log is kept and online entry of the transaction is performed immediately. Institutions will vary widely in their methods.

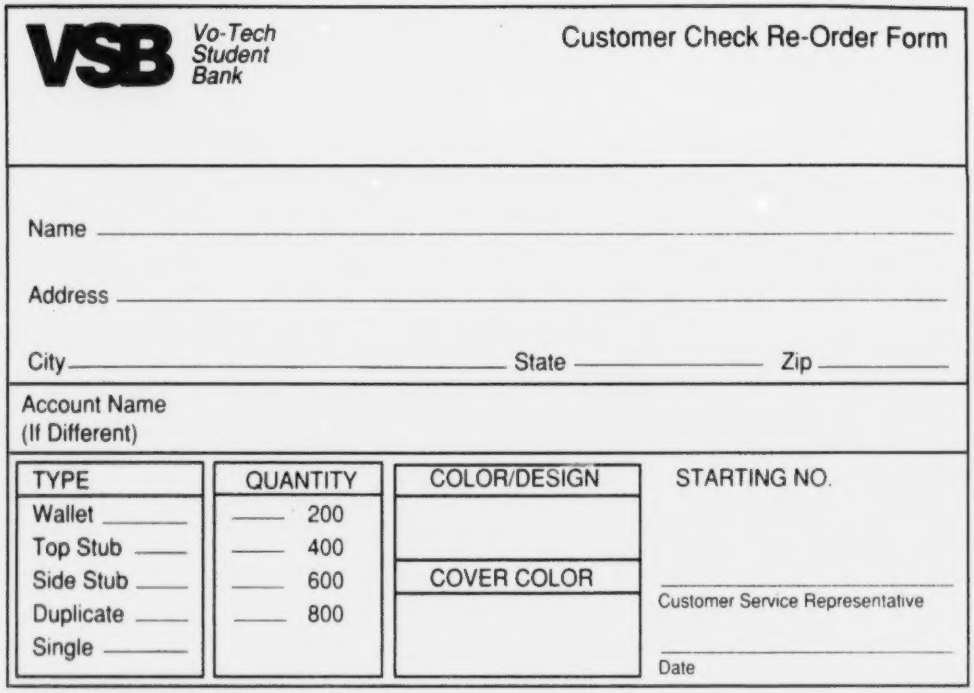
OBJECTIVE 6 **List the procedure to process customer check reorders.**

Frequently, customers need to reorder preprinted checks for their accounts. The check printers include a check reorder form with the next to last pad of checks. The customer can mail this order form directly to the printer, or mail or bring it to the financial institution.

Completed check order forms received from customers are normally routed to the check printer by the procedure established at the local financial institution. However, sometimes customers lose or misplace their check reorder forms. They will come to the Customer Service/Account Representative for help. Prompt service can be provided by following the procedures listed.

- Show customer brochure from check printing company in case customer would like to change styles.
- Complete check reorder form such as the one shown below, with appropriate information from the customer.

  NOTE: Customer may need to refer to one of their checks for the exact information.



VSB Vo-Tech Student Bank

Customer Check Re-Order Form

Name ____________________

Address ____________________

City ____________________ State ____________ Zip ________

Account Name (If Different)

TYPE	QUANTITY	COLOR/DESIGN	STARTING NO.
Wallet ______	____ 200		
Top Stub ____	____ 400		
Side Stub ____	____ 600	COVER COLOR	____________ Customer Service Representative
Duplicate ____	____ 800		
Single ______			____________ Date

Figure 7 Check Reorder Form

- Ask customer to proofread completed form and initial in box provided.
- Inform customer of check charge to be debited to their checking account.
- Inform customer that checks will be mailed directly to them.
- Route order form to check printers through established procedure.

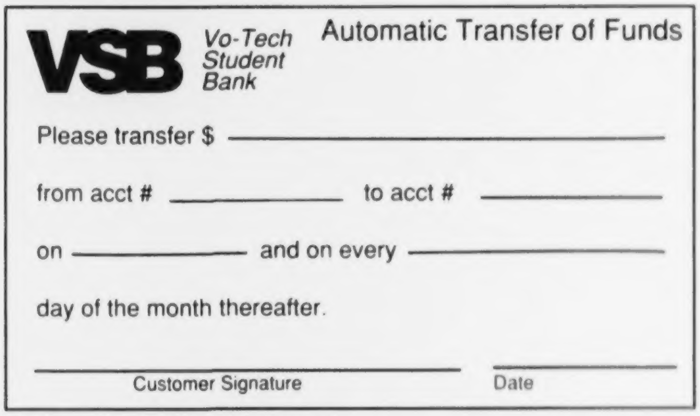
OBJECTIVE 7

List the procedure to process an automatic transfer of funds form.

Customers may want to begin saving regularly by having a specific amount transferred from their checking account to their savings account each month. The Customer Service/Account Representative can help the customer accomplish this by processing the automatic transfer of funds form properly. Use the following procedure to complete a form such as the one in Figure 8.

NOTE: The automatic transfer of funds can be used for loan payments, too.

- Record checking account number in space provided.
- Record savings account number in space provided.
- Record amount to be transferred.
- Record date to start transfer and successive dates to transfer funds.
- Ask customer to sign and complete address portion of card.
- Verify account numbers through appropriate screen.
- Make change through appropriate screen or route change to appropriate department for entry.



VSB *Vo-Tech Student Bank*

Automatic Transfer of Funds

Please transfer $ ______________________

from acct # __________ to acct # __________

on __________ and on every __________

day of the month thereafter.

______________________ __________

Customer Signature Date

Figure 8 Automatic Transfer

UPDATING CUSTOMER INFORMATION

Customer Information for Name/Address Change

Maria Valdez recently moved from 456 Any Jones Avenue, Okmulgee, OK 74074 to 1234 Any Apple Tree Way, Okmulgee, OK 74074. Her new home phone number is (405) 555-5555 and her old home phone number is 555-5515. She has the following accounts with your financial institution:

Account Type	**Account Number**
Checking	01-23-4567
Savings	56-809-2
ATM Card	5555-5555-5555
Safe Deposit Box	X497
Personal Loan	12-3456-7
Credit Card	5555-1111-5555

Customer Information for Signature Deletion

Charlotte White Eagle has come to the customer service area with her father, Robert White Eagle, and her brother, John. Charlotte is currently an authorized signer on her father's checking account, although her name is not printed on the checks. Charlotte is moving to another state. She spoke with her father and they decided it would be better if her name was removed from the account and her brother, who lives a few blocks away, became the authorized signer. The account number is 23-45678. Use today's date.

NOTE: Some financial institutions would recommend the account be closed and a new account opened.

Customer Information for Telephone Transfers

John Jacobs called the Customer Service Department at 9:00 AM today. He wants to transfer $400 from his savings account to his checking account. His savings account number is 12-345-6 and his checking account number is 55-11555. John has a signed authorization to transfer funds by telephone on file with the financial institution.

UPDATING CUSTOMER INFORMATION

Customer Information for Check Reorders

Fred Zucchini came to the Customer Service Department today. He accidently threw away his check reorder form and needs to order more checks. He lives at 1234 Any Sunset Strip, Stillwater, OK 74076. He uses blue duplicate checks and would like to order 400 checks (2 orders). You notice his wallet-style checkbook cover is coming apart at the fold. When you ask if he would like to order a new cover, he says he would like a navy cover. His last check is numbered 5599.

SUPPLEMENT 5

UPDATING CUSTOMER INFORMATION

III

Customer Information for Automatic Transfer of Funds

Sunhee Cho has been a customer at the Vo-Tech Student Bank for two years. She would like to start saving for a new car and is in the customer service area to arrange an automatic transfer of funds. Her address is 9876 Any Whispering Wind Way, Osage, OK 74054. She would like for the automatic transfer to begin after her next pay day. She decides that February 5 would be a good date. Her pay checks are deposited in her checking account (12-34568), so she would like $175 transferred to her savings account (78-123-6) every month on the fifth.

ASSIGNMENT SHEET 1

UPDATING CUSTOMER INFORMATION

NAME ______________________ SCORE ________

OBJECTIVE 8

Complete a name and address change form.

INTRODUCTION

Job Acquisition/Development Skills
- Master specific job task/procedure

According to geographical mobility statistics, most people who move make local moves. Because customers may change addresses frequently, Customer Service/Account Representatives will need to help customers update their records quickly and efficiently.

DIRECTIONS

Cognitive Activity Skills
- Collect/record information

Functional Writing Skills
- Complete forms and records

Use Supplement 1 to complete the name and address change form.

VSB *Vo-Tech Student Bank*

Change of Address Form

NEW	OLD
Name	Name
Mailing Address	Mailing Address
City State Zip	City State Zip
Home Phone	Home Phone
ACCOUNT NUMBER	**ACCOUNT NUMBER**
__ Checking	__ Safe Deposit Box
__ Savings	__ Certificate of Deposit
__ ATM Card	__ Credit Card
__ Personal Loan	__ Other
Customer Signature	Date

ASSIGNMENT SHEET 2

UPDATING CUSTOMER INFORMATION

NAME ______________________ SCORE ________

OBJECTIVE 9

Complete a signature deletion form.

INTRODUCTION

Circumstances sometimes cause a need to remove an authorized signer from an account. When circumstances warrant, the Customer Service/Account Representative will need to be familiar with the process.

Job Acquisition/ Development Skills
- Master specific job task/procedure

DIRECTIONS

Use Supplement 2 to complete the signature deletion card.

Cognitive Activity Skills
- Collect/record information

Functional Writing Skills
- Complete forms and records

VSB *Vo-Tech Student Bank*

Remove a Signer Authorization

I authorize VSB to remove my name from the following account as signer.

__ DDA __ SAV Account ______________

______________________ Customer Signature

______________________ Date

ASSIGNMENT SHEET 3

UPDATING CUSTOMER INFORMATION

NAME ______________________ SCORE ________

OBJECTIVE 10

Complete a telephone transfer form.

INTRODUCTION

Customers will frequently need to authorize the transfer of funds from one account to another over the telephone. The Customer Service/Account Representative should be familiar with this process.

Job Acquisition/ Development Skills

- Master specific job task/procedure

DIRECTIONS

Use Supplement 3 to complete the Telephone Transfer form.

Cognitive Activity Skills

- Collect/record information

Functional Writing Skills

- Complete forms and records

VSB *Vo-Tech Student Bank*

Telephone Transfer

Amount ____________ Time ____________ Date ________

Name ______________________________

From ______________________________

To ______________________________

Customer Service Representative ______________________

ASSIGNMENT SHEET 4

UPDATING CUSTOMER INFORMATION

III

NAME ______________________ SCORE ________

OBJECTIVE 11 **Complete a check reorder form.**

INTRODUCTION

Customers frequently need to reorder checks. Since this is a common service, a basic familiarity with the process will ensure customers are helped quickly and efficiently.

Job Acquisition/ Development Skills
- Master specific job task/procedure

DIRECTIONS

Use Supplement 4 to complete the Check Reorder form.

Cognitive Activity Skills
- Collect/record information

Functional Writing Skills
- Complete forms and records

VSB Vo-Tech Student Bank

Customer Check Re-Order Form

Name ______________________________

Address ______________________________

City ______________ State __________ Zip ________

Account Name (If Different)

TYPE	QUANTITY	COLOR/DESIGN	STARTING NO.
Wallet ____	____ 200		
Top Stub ____	____ 400	COVER COLOR	______________ Customer Service Representative
Side Stub ____	____ 600		
Duplicate ____	____ 800		______________ Date
Single ____			

ASSIGNMENT SHEET 5 — UPDATING CUSTOMER INFORMATION III

NAME ______________________ SCORE ________

OBJECTIVE 12 **Complete an automatic transfer of funds form.**

INTRODUCTION Customers often like to save money by transferring a specific amount from one account to another once or twice a month. An automatic transfer of funds form is used for this purpose.

Job Acquisition/ Development Skills
- Master specific job task/procedure

DIRECTIONS Use Supplement 5 to complete the automatic transfer of funds form.

Cognitive Activity Skills
- Collect/record information

Functional Writing Skills
- Complete forms and records

VSB *Vo-Tech Student Bank*

Automatic Transfer of Funds

Please transfer $ ______________________

from acct # __________ to acct # __________

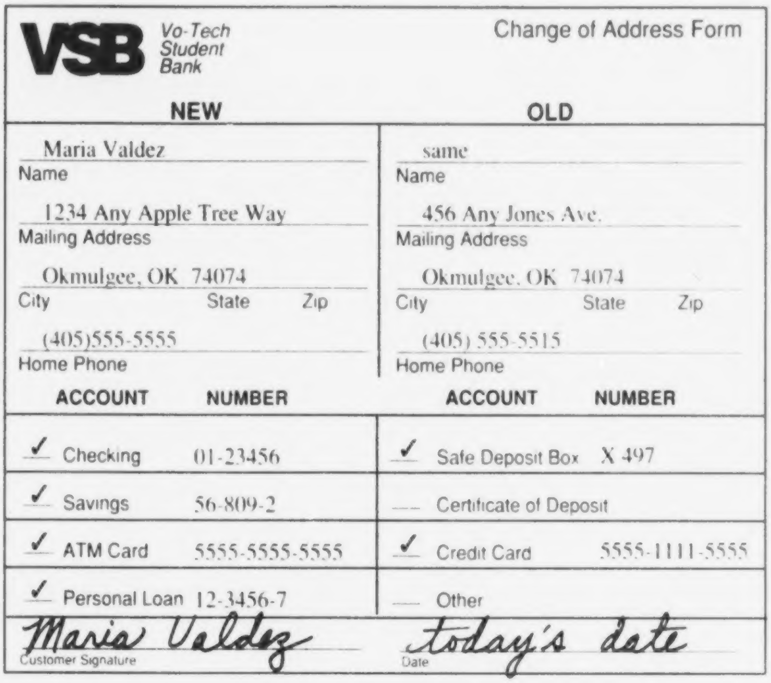
on __________ and on every ______________

day of the month thereafter.

______________________ Customer Signature

__________ Date

ASSIGNMENT SHEET 1



VSB Vo-Tech Student Bank

Change of Address Form

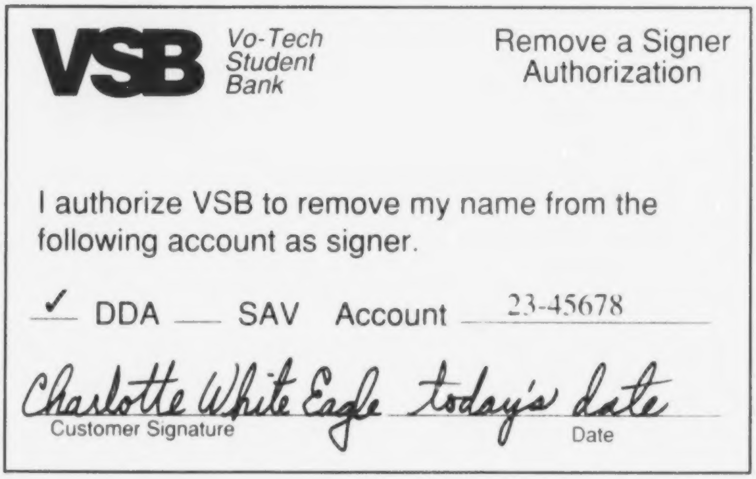
NEW	OLD
Maria Valdez Name	same Name
1234 Any Apple Tree Way Mailing Address	456 Any Jones Ave. Mailing Address
Okmulgee, OK 74074 City State Zip	Okmulgee, OK 74074 City State Zip
(405)555-5555 Home Phone	(405) 555-5515 Home Phone

ACCOUNT	NUMBER	ACCOUNT	NUMBER
✓ Checking	01-23456	✓ Safe Deposit Box	X 497
✓ Savings	56-809-2	___ Certificate of Deposit	
✓ ATM Card	5555-5555-5555	✓ Credit Card	5555-1111-5555
✓ Personal Loan	12-3456-7	___ Other	

Maria Valdez
Customer Signature

today's date
Date

ASSIGNMENT SHEET 2



VSB Vo-Tech Student Bank

Remove a Signer Authorization

I authorize VSB to remove my name from the following account as signer.

✓ DDA ___ SAV Account 23-45678

Charlotte White Eagle
Customer Signature

today's date
Date

ASSIGNMENT SHEET 3

VSB *Vo-Tech Student Bank*

Telephone Transfer

Amount $400.00 Time 9:00 am Date (today)

Name John Jacobs

From savings 12-345-6

To checking 55-11555

Customer Service Representative (Students name)

ASSIGNMENT SHEET 4

VSB *Vo-Tech Student Bank*

Customer Check Re-Order Form

Name Fred Zucchini

Address 1234 Any Sunset Strip

City Stillwater State OK Zip 74076

Account Name (If Different)

TYPE	QUANTITY	COLOR/DESIGN	STARTING NO
Wallet ✗	200	Blue	5600
Top Stub	✗ 400	COVER COLOR	Student's Name Customer Service Representative
Side Stub	600	Navy	Today's Date
Duplicate ✗	800		
Single			

ASSIGNMENT
SHEET 5

VSB *Vo-Tech Student Bank*

Automatic Transfer of Funds

Please transfer $ $175.00

from acct # 12-3468 to acct # 78-123-6

on 2-5-9X and on every fifth

day of the month thereafter.

Sunhee Cho
Customer Signature

Today's date
Date

WRITTEN TEST

UPDATING CUSTOMER INFORMATION

NAME ______________________ SCORE ________

OBJECTIVE 1

Define terms associated with updating customer information.
Write the definitions of the terms listed below in the space provided.

1. **DDA** — ____________________
2. **NSF** — ____________________
3. **Service Charge** — ____________________
4. **Check files** — ____________________

OBJECTIVE 2

List the procedure to change a customer's name and address.
Include procedures used in person and by phone.

In person ____________________

By phone

OBJECTIVE 3 **List the procedure to close a customer's account.**

OBJECTIVE 4 **List the procedure to delete signatures on accounts.**

OBJECTIVE 5

List the procedure to process a transfer of funds over the phone.

OBJECTIVE 6

List the procedure to process customer check reorders.

OBJECTIVE 7

List the procedure to process an automatic transfer of funds form.

NOTICE	In addition to the written test items, the student will be required to demonstrate mastery of the following objectives.	
OBJECTIVE 8	**Complete a name and address change form.**	SCORE ______
OBJECTIVE 9	**Complete a signature deletion form.**	SCORE ______
OBJECTIVE 10	**Complete a telephone transfer form.**	SCORE ______
OBJECTIVE 11	**Complete a check reorder form.**	SCORE ______
OBJECTIVE 12	**Complete an automatic transfer of funds form.**	SCORE ______

WRITTEN TEST ANSWERS

UPDATING CUSTOMER INFORMATION III

OBJECTIVE 1

1. An acronym for Demand Deposit Accounting; refers to checking accounts.
2. An acronym for Non Sufficient Funds; indicates insufficient funds available to cover a check presented; can also be the name of a form generated to send to customer for notification.
3. Fees for services rendered to depositors.
4. Files in which all paid and canceled checks are stored.

OBJECTIVE 2

Answers will vary by student; answers may be combined as long as procedure is complete.

In Person
1. Ask customer to complete form
2. Explain form and answer questions
3. Review form
4. Ask customer to sign and date form
5. Initial form
6. Enter information in computer or route to correct department

By Phone
1. Ask customer for name
2. Verify identification of caller
3. Ask for new address
4. Verify old address
5. Write "per phone request" in signature space
6. Date form
7. Ask customer for all accounts and numbers with institution
8. Initial form
9. Enter information in computer or route to correct department

OBJECTIVE 3

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Check signature card
2. Request identification
3. Have customer complete form
4. Check balance of account through screen
5. Deduct any outstanding checks from balance
6. Have customer write check for balance
7. Initial check and write "OK to close"
8. Have customer take check to teller
9. Teller will issue balance

OBJECTIVE 4

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Request name as shown on account
2. Write name in correct space
3. Obtain signatures of all persons on original signature card
4. Record date
5. Have customers sign new card
6. Place new signature card in front of old one in check files or route to appropriate department
7. File signature change form in customer service file

OBJECTIVE 5

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Inform customer if there will be a service charge
2. Ask for name as carried on account
3. Ask for account number
4. Ask for date or amount of last deposit
5. Ask customer for name as carried on account and account number of account where funds will be transferred
6. Ask for amount to be transferred
7. Verify sufficient funds in "from" account
8. Complete form with information from customer
9. Repeat all information to customer
10. Route forms to appropriate departments and file department copy

OBJECTIVE 6

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Show customer check brochure
2. Complete check reorder form
3. Ask customer to proofread form
4. Inform customer of charge for checks
5. Inform customer checks will be mailed to him or her
6. Route order form to printers through established procedures

OBJECTIVE 7

Answers will vary by student; answers may be combined as long as procedure is complete.

1. Record checking account number
2. Record savings account number
3. Record amount to be transferred
4. Record date to start transfer and successive dates to transfer funds
5. Verify account numbers through appropriate screens
6. Make change through appropriate screen or route to correct department for processing

OBJECTIVE 8

Refer to answers to Assignment Sheet 1.

OBJECTIVE 9

Refer to answers to Assignment Sheet 2.

OBJECTIVE 10

Refer to answers to Assignment Sheet 3.

OBJECTIVE 11

Refer to answers to Assignment Sheet 4.

OBJECTIVE 12

Refer to answers to Assignment Sheet 5.

OBJECTIVE SHEET

USING TROUBLE SHOOTING TECHNIQUES

IV

INTRODUCTION

Today, normal business transactions have become very complex. Checks and credit cards have replaced cash, in most instances, making the financial industry deal with large amounts of paper and electronic "input". Although technological advances offer customers many services and options, along with these options come multiple opportunities for errors. When errors do happen, knowing and using appropriate troubleshooting techniques can save everyone a lot of time and frustration. Studying and using these techniques will enable the Customer Service/Account Representative to help customers quickly and efficiently.

UNIT OBJECTIVE

After completing this unit, the student should be able to use troubleshooting techniques in issuing stop payments and holds on accounts and reconciling bank statements. The student will show these competencies by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with troubleshooting to their correct definitions.
2. Discuss the procedure for placing a hold on an account.
3. Choose circumstances which might indicate that a stop payment should be issued on a check.
4. List the steps for issuing stop payments on a check.
5. Select from a list the steps necessary to reconcile a customer's statement.
6. Select techniques that could be used to locate errors in reconciling a customer's statement.
7. Issue a stop payment. (Assignment Sheet 1)
8. Reconcile a customer's statement. (Assignment Sheet 2)
9. Locate errors in reconciling a customer's statement. (Assignment Sheet 3)

SUGGESTED ACTIVITIES

USING TROUBLE SHOOTING TECHNIQUES IV

PREPARATION

- Order materials to supplement unit.
- Invite a guest speaker to discuss federal regulations regarding holds and stop payments in the financial industry and the risks of customer service in this function.

  Note: Please provide the guest speaker with the specific topic relevant to the unit of instruction ahead of time. Confirm the scheduled appearance 2-3 days prior to the presentation.
- Devise games and/or crossword puzzles to reinforce terms.
- Create a bulletin board about the federal regulations that apply to holds and stop payments.
- Obtain a copy of Reg CC or the newest regulations regarding holds and stop payments.

DELIVERY

- Discuss unit objectives.

Objective 1

- Discuss terms associated with troubleshooting techniques.
- Play jeopardy-style or password-style games using terms.

Objective 2

- Discuss the decision process which goes into placing a hold on funds.
- Discuss the availability of funds.
- Discuss the advantages and disadvantages of faster availability of funds for financial institutions as well as customers. Are the advantages the same for both? Are the disadvantages the same for both?
- Have a speaker discuss federal regulations which financial institutions must follow regarding holds.
- Discuss the possibilities of immediate access to funds in the future and how this might be related to a global economy.

Objective 3

- Discuss circumstances which might indicate that a stop payment be placed on a check.
- Emphasize the questioning process that Customer Service/ Account Representatives should use to identify the customer's reasons for wanting the stop payment placed on a check.
- Discuss the financial institution's legal liability in situations where stop payments were or were not issued in error.

Objective 4

- Discuss the steps necessary for issuing a stop payment in a financial institution with online computer access as it compares with financial institutions ten or fifteen years ago that did not have online computer access.
- Check with local financial institutions about the procedures they use for placing stop payment orders. Discuss with the class the various procedures used locally in placing stop payment orders.

Objective 5

- Discuss the statement reconciliation process, its purpose, and why it is important to do it *every* month.
- Survey the class by a show of hands to find out what percentage of the students have now or at some time have had their own account. Discuss some of the reasons they did or did not reconcile their monthly statements.
- Have the class divide into groups and brainstorm for five minutes on "common reasons people don't reconcile their accounts every month".

Objective 6

- Discuss techniques that could be used to locate errors in reconciling a customer's statement.
- Discuss how high speed reader/sorters can misread the MICR encoded amount at the bottom of the check.

- Discuss how human operators of encoding equipment can encode an incorrect amount on a check.
- Have students complete Activity Sheet 1.

APPLICATION

Objective 7

- Develop scenarios to give students practice making decisions on whether or not a stop payment should be placed on an account.
- Have students role play customers requesting stop payments in different situations such as insufficient funds, disputes with payee, etc.

Objectives 8 and 9

- Allow students to bring their personal checking statements and check registers to class to reconcile.
- If possible, have students obtain and use the workbook *Bank Reconciliation Projects* to practice reconciling procedures.

EVALUATION

Pretest

- Pretest qualifying students.
- Determine individual study requirements from pretest results.
- Counsel students individually on pretest results and study requirements.
- Modify materials in unit or create supplementary materials for individual students as required.

Written Test

- Explain to student that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give written test.
- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. Adjust scope, sequence, or instructional approaches for additional lessons as required.

SUGGESTED RESOURCES

Computer Software

- *Crossword Magic* by L & S Computerware. Mindscape, Inc., 3444 Dundee Road, North Brook, Illinois.

Publications

- Compton, Eric N. *Principles of Banking*, 3rd Edition, 1988. American Bankers Association, 1120 Connecticut Avenue, N.W., Washington, D.C. 20036.
- McCullough, Robert J. and Kenneth E. Everard. *Bank Reconciliation Projects*, Third Edition, 1987. Glencoe Publishing Company, 17337 Ventura Boulevard, Encino, CA 91316.

UNIT REFERENCES

Individual Interviews

- Ingrid Servais, Assistant Vice-President, Customer Service, Liberty National Bank and Trust Company, Oklahoma City, OK.

Publications

- McCullough, Robert J. and Kenneth E. Everard. *Bank Reconciliation Projects*, Third Edition, 1987. Glencoe Publishing Company, 17337 Ventura Boulevard, Encino, CA 91316.
- *Banking, Savings and Loan*, Oklahoma Department of Vocational and Technical Education, 1980.

PRETEST ANSWERS

USING TROUBLE SHOOTING TECHNIQUES IV

OBJECTIVE 1

1. b
2. a
3. f
4. e
5. j
6. m

OBJECTIVE 2

Answers will vary but should include the following points

- Holds are normally initiated by the teller area, the new account area or the legal department in cases of garnishment.

- The Customer Service/Accounting Representative has the responsibility of reviewing the hold forms for accuracy and completeness and entering the hold through the appropriate screen (or routing it to the person responsible).

OBJECTIVE 3

1, 3, 7

OBJECTIVE 4

- Obtain the necessary information about the check to be stopped including the check number, date issued, amount and payee.

- Check the appropriate screen to ensure the check has not already been paid.

- Give the customer the stop payment form to complete.

- Check the form to ensure the customer has completed it properly. Ensure that all information is legible.

- Obtain a phone number where the customer can be reached between 8:00 A.M. and 5:00 P.M. and write it on the form.

- Inform the customer that in the event one of the tellers has paid cash out on the check, before the stop payment order was taken, the order will not be valid.

- Inform the customer that there is a fee for each stop payment which will be charged to the account.

- Complete the stop payment form with the date, the time, and your name.
- File or route the stop payment form according to the financial institution's policy.

OBJECTIVE 5	1, 3, 4, 5, 7, 9, 10, 12
OBJECTIVE 6	2, 4, 6, 7, 9, 11, 13, 14
OBJECTIVE 7	Refer to answers for Assignment Sheet 1.
OBJECTIVE 8	Refer to answers for Assignment Sheet 2.
OBJECTIVE 9	Refer to answers for Assignment Sheet 3.

PRETEST

USING TROUBLE SHOOTING TECHNIQUES

IV

NAME ______________________________ SCORE ______

OBJECTIVE 1

Match terms associated with troubleshooting techniques to their correct definitions. Write the correct letter in the blank

______ 1. A summary of all activity of an account

______ 2. The total funds in an account after all debits and credits have been posted

______ 3. Not enough money in an account to pay a check presented

______ 4. A restriction that freezes the entire balance or a specific part of an account

______ 5. Adding and subtracting transactions to and from accounts electronically

______ 6. An order issued by a depositor instructing the financial institution to refuse payment of a specific check

a. Balance of account

b. Customer's statement

c. Deposit in transit

d. Drawer

e. Hold

f. Insufficient funds

g. Maker

h. Outstanding checks

i. Payee

j. Post

k. Reconcile

l. Service charge

m. Stop payment

OBJECTIVE 2

Discuss the procedure for placing a hold on an account. In a short paragraph, discuss the procedure for placing a hold on an account.

____

____

____

____

____

OBJECTIVE 3

Choose circumstances which might indicate that a stop payment should be issued on a check. Write an "X" in the blank beside each circumstance which might indicate that a stop payment should be issued on a check.

______ 1. A lost check

______ 2. A lost purse

______ 3. A stolen check

______ 4. Insufficient funds to pay the check

______ 5. Deposit in transit

______ 6. Outstanding checks

______ 7. A dispute with the payee

______ 8. Postal strike

OBJECTIVE 4

List the steps for issuing stop payments on checks.

____

____

____

____

OBJECTIVE 5

Select from a list the steps necessary to reconcile a customer's statement. Write an "X" in front of steps of the reconciliation procedure.

______1. Compare the ATM receipts with the statement to ensure the electronic entries have been posted correctly.

______2. Ask the customer if this has happened before.

______3. Compare the beginning and ending balances.

______4. Compare the canceled checks with the statement.

______5. Compare the canceled checks with the check register.

______6. Suggest the customer close the account and make a fresh start with a new account.

______7. Arrange the canceled checks in order.

______8. Print a new statement for the customer.

______9. Complete the reconciliation form.

______10. Compare the ATM receipts with the check register.

______11. Ask the customer to bring in statements for the previous 12 months.

______12. Arrange the ATM receipts in order.

OBJECTIVE 6

Select techniques that could be used to locate errors in reconciling a customer's statement. Write an "X" in the blank beside each technique that could be used to locate errors in reconciling a customer's statement.

______1. Check the arithmetic in the check register.

______2. Ensure outstanding checks from the last statement period were posted during this statement period.

______3. Check to ensure there are no outstanding checks.

______4. Compare the encoded amounts on the checks to the written amounts on the checks.

______5. Verify there are no holds on the account.

______6. Compare the canceled checks with the check register.

______7. Check reconciliation form to ensure amounts were transferred correctly.

______8. Check the endorsement on the checks.

______9. Verify service charges were subtracted on the check register.

______10. Check the microfiche.

______11. Compare canceled checks with bank statements.

______12. Print a new statement for the customer.

______13. Compare ATM receipts to the check register.

______14. Check arithmetic on reconciliation form.

NOTICE

In addition to the pretest items the student will be required to demonstrate mastery of the following objectives.

OBJECTIVE 7

Issue a stop payment. SCORE______

OBJECTIVE 8

Reconcile a customer's statement. SCORE______

OBJECTIVE 9

Locate errors in reconciling a customer's statement.

SCORE______

INFORMATION SHEET

USING TROUBLE SHOOTING TECHNIQUES *IV*

OBJECTIVE 1

Match terms associated with troubleshooting to their correct definitions.

- **Balance of account** — The total funds in an account after all debits and all credits have been posted.
- **Customer's statement** — A summary of all activity of an account which is issued periodically, usually once a month. It shows the balance at the beginning of the period, all deposits made, all checks paid, all electronic transactions processed, all service charges charged, and the final balance at the ending of the period.
- **Hold** — A restriction that freezes the entire balance or a specific part of an account.
- **Insufficient funds** — Not enough money in an account to pay a check presented for payment (customer's balance is smaller than the amount of the check).
- **Post** — Adding and subtracting transactions to and from individual accounts electronically.
- **Stop payment** — An order issued by a depositor instructing the financial institution to refuse payment of a specific check drawn by the depositor.

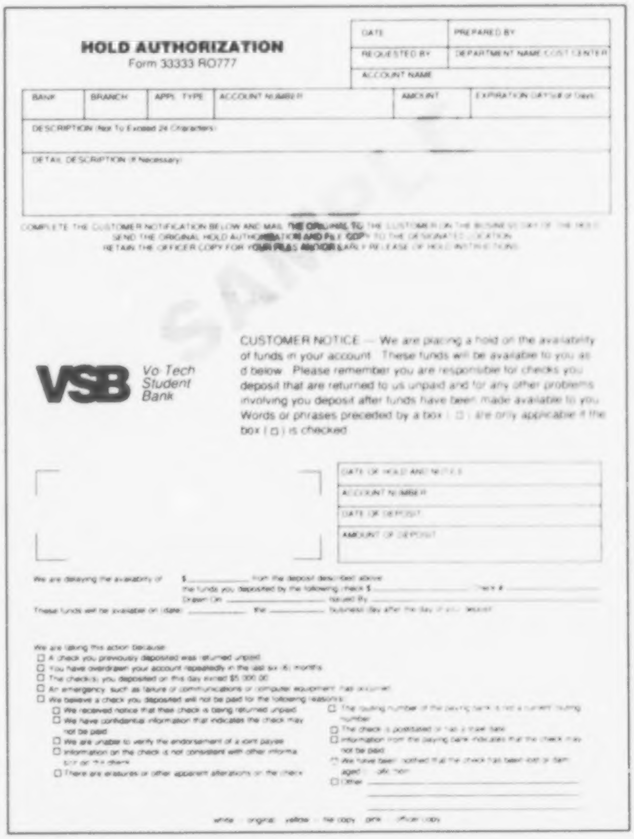
OBJECTIVE 2

Discuss the procedure for placing a hold on an account.

A financial institution can place a hold on an account in order to restrict all of or a portion of the funds in the account from being withdrawn by the customer. Federal regulations have limited the length of time a financial institution can hold funds before they must be made available to the customer. Effective October, 1990, funds from a local check must be available within two business days. The funds from non-local checks must be available within five business days.

NOTE: Availability can change as federal regulations are revised or updated. Check with your instructor for the most current availability regulations.

Holds are normally initiated by a teller, the teller supervisor or a new accounts representative. Because of federal regulations, the forms which must be completed are fairly standard and very complicated. An example of the forms are shown below and on the following page.



HOLD AUTHORIZATION
Form 33333 RO777

DATE
PREPARED BY
REQUESTED BY
DEPARTMENT NAME/COST CENTER
ACCOUNT NAME

BANK	BRANCH	APPL. TYPE	ACCOUNT NUMBER	AMOUNT	EXPIRATION DATE/# of Days

DESCRIPTION (Not To Exceed 24 Characters)
DETAIL DESCRIPTION (If Necessary)

COMPLETE THE CUSTOMER NOTIFICATION BELOW AND MAIL THE ORIGINAL TO THE CUSTOMER ON THE BUSINESS DAY OF THE HOLD
SEND THE ORIGINAL HOLD AUTHORIZATION AND FILE COPY TO THE DESIGNATED LOCATION
RETAIN THE OFFICER COPY FOR YOUR FILES AND/OR EARLY RELEASE OF HOLD INSTRUCTIONS

SAMPLE

VSB Vo-Tech Student Bank

CUSTOMER NOTICE — We are placing a hold on the availability of funds in your account. These funds will be available to you as d below. Please remember you are responsible for checks you deposit that are returned to us unpaid and for any other problems involving you deposit after funds have been made available to you. Words or phrases preceded by a box (☐) are only applicable if the box (☐) is checked.

DATE OF HOLD AND NOTICE
ACCOUNT NUMBER
DATE OF DEPOSIT
AMOUNT OF DEPOSIT

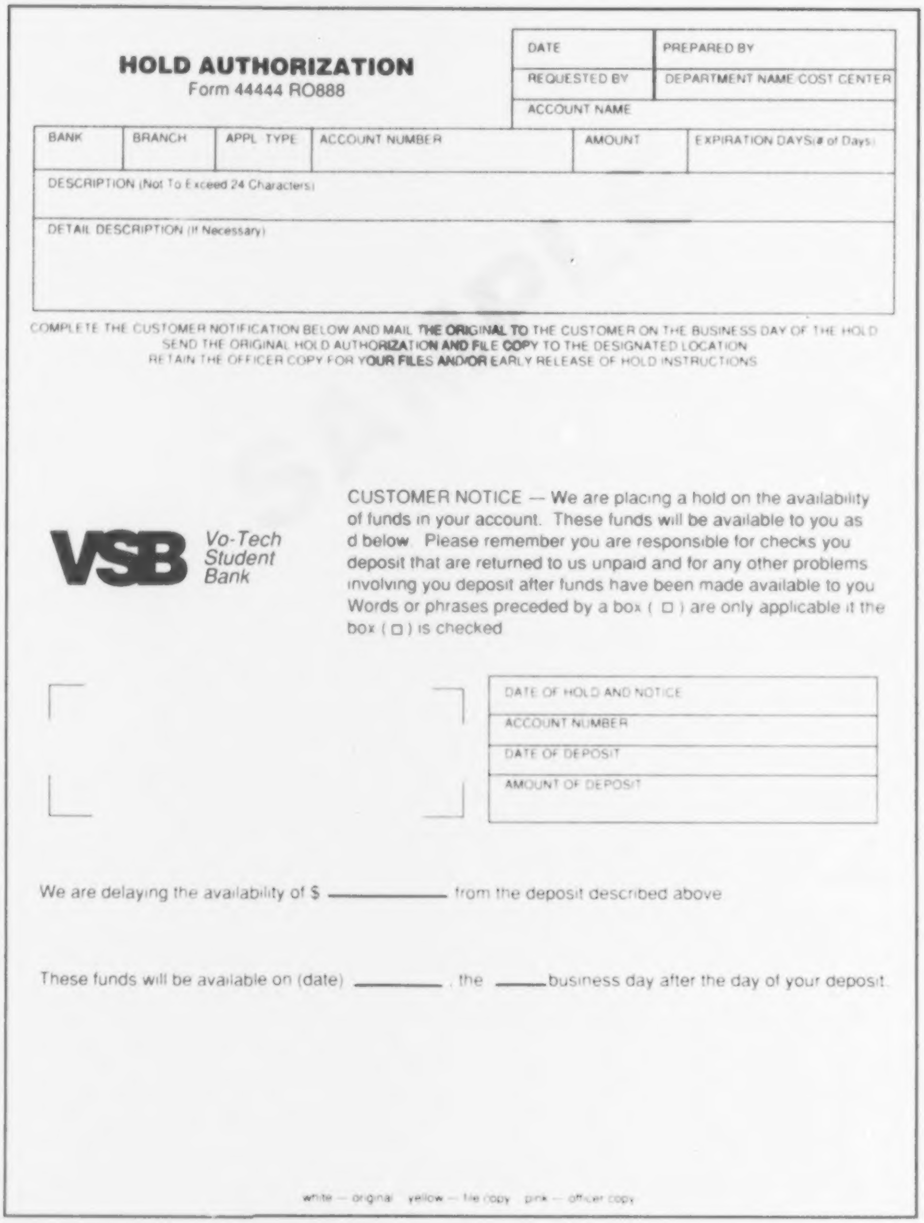
We are delaying the availability of $________ from the deposit described above
the funds you deposited by the following check $________ Check # ________
Drawn On ________ Issued By ________
These funds will be available on (date) ________ the ________ business day after the day of your deposit

We are taking this action because:
- ☐ A check you previously deposited was returned unpaid
- ☐ You have overdrawn your account repeatedly in the last six (6) months
- ☐ The check(s) you deposited on this day exceed $5,000.00
- ☐ An emergency, such as failure of communications or computer equipment has occurred
- ☐ We believe a check you deposited will not be paid for the following reason(s):
  - ☐ We received notice that thee check is being returned unpaid
  - ☐ We have confidential information that indicates the check may not be paid
  - ☐ We are unable to verify the endorsement of a joint payee
  - ☐ Information on the check is not consistent with other information on the check
  - ☐ There are erasures or other apparent alterations on the check
  - ☐ The routing number of the paying bank is not a current routing number
  - ☐ The check is postdated or has a stale date
  - ☐ Information from the paying bank indicates that the check may not be paid
  - ☐ We have been notified that the check has been lost or damaged in collection
  - ☐ Other ________

white - original yellow - file copy pink - officer copy

Figure 1 Sample Local Hold

161



HOLD AUTHORIZATION
Form 44444 RO888

DATE	PREPARED BY
REQUESTED BY	DEPARTMENT NAME/COST CENTER
ACCOUNT NAME	

BANK	BRANCH	APPL. TYPE	ACCOUNT NUMBER	AMOUNT	EXPIRATION DAYS(# of Days)
DESCRIPTION (Not To Exceed 24 Characters)					
DETAIL DESCRIPTION (If Necessary)					

COMPLETE THE CUSTOMER NOTIFICATION BELOW AND MAIL THE ORIGINAL TO THE CUSTOMER ON THE BUSINESS DAY OF THE HOLD
SEND THE ORIGINAL HOLD AUTHORIZATION AND FILE COPY TO THE DESIGNATED LOCATION
RETAIN THE OFFICER COPY FOR YOUR FILES AND/OR EARLY RELEASE OF HOLD INSTRUCTIONS

VSB *Vo-Tech Student Bank*

CUSTOMER NOTICE — We are placing a hold on the availability of funds in your account. These funds will be available to you as d below. Please remember you are responsible for checks you deposit that are returned to us unpaid and for any other problems involving you deposit after funds have been made available to you. Words or phrases preceded by a box (☐) are only applicable if the box (☐) is checked.

DATE OF HOLD AND NOTICE
ACCOUNT NUMBER
DATE OF DEPOSIT
AMOUNT OF DEPOSIT

We are delaying the availability of $ __________ from the deposit described above.

These funds will be available on (date) ________ , the _____ business day after the day of your deposit.

white — original   yellow — file copy   pink — officer copy

Figure 2 Non-local Hold

The Customer Service/Account Representative usually receives the forms requesting a hold be placed on an account from the teller area, the new accounts area or in some cases, the legal department (in the case of garnishment). It is the responsibility of the Customer Service/Account Representative to review the forms for completeness and accuracy and to enter the hold through the appropriate screen. If the financial institution has a centralized data entry department or a single operator who enters data, the forms would be routed to the person making the entry into the computer system. The computer software automatically releases the hold at the appropriate time.

OBJECTIVE 3

Choose circumstances which might indicate that a stop payment should be issued on a check.

There are many circumstances which might indicate that a stop payment should be placed on a check. The most common are

- Lost checks
- Stolen checks
- A dispute with the payee

Whatever the circumstance, the customer must initiate the order for a stop payment in person, in writing or by telephone if followed by written verification within 14 days.

OBJECTIVE 4

List the steps for issuing stop payments on checks.

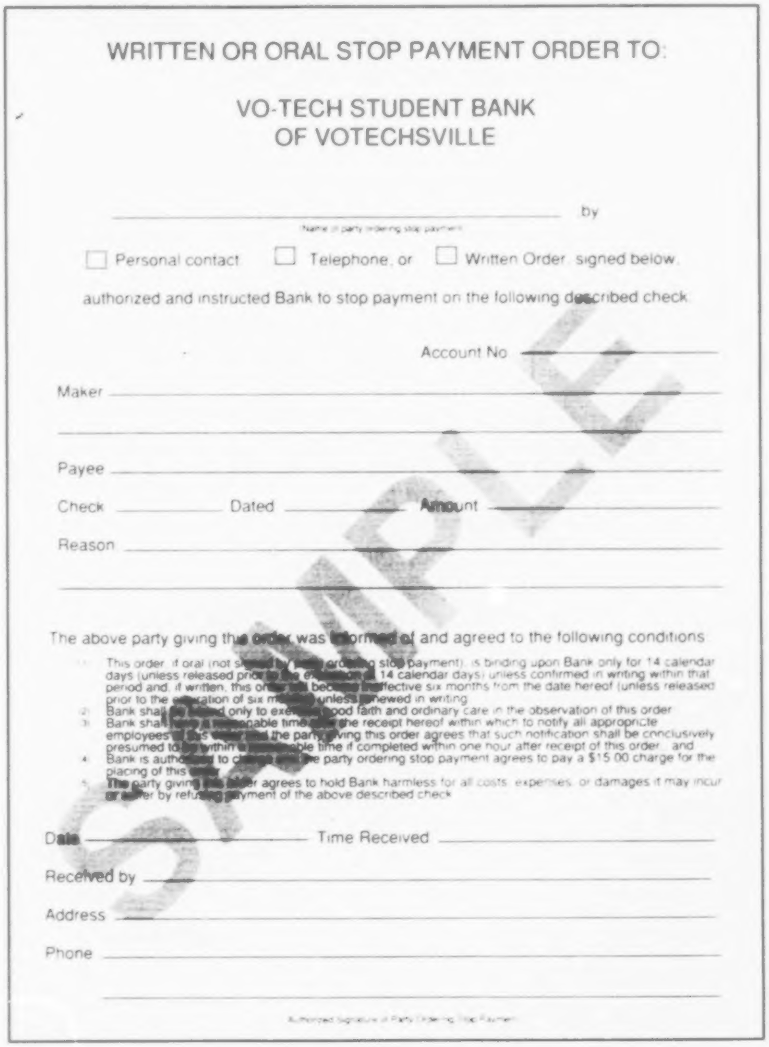
When a customer requests that a stop payment be issued on a check, it is necessary to follow the procedure below.

- Obtain the necessary information about the check to be stopped including the check number, date issued, amount and payee.
- Check the appropriate screen to ensure the check has not already been paid.

  NOTE: If the check has been paid, notify the customer that the financial institution is unable to stop payment on the check.

- Give the customer the stop payment form to complete.

  NOTE: Instead of asking customers for personal information in front of other customers, it is best to allow them to complete forms silently. This reduces the customer's exposure to possible theft or violent crime due to strangers overhearing their addresses or other personal information.



WRITTEN OR ORAL STOP PAYMENT ORDER TO:

VO-TECH STUDENT BANK
OF VOTECHSVILLE

______________________________ by
(Name of party ordering stop payment)

☐ Personal contact ☐ Telephone, or ☐ Written Order, signed below,

authorized and instructed Bank to stop payment on the following described check.

Account No. ____________

Maker ____________

____

Payee ____________

Check ________ Dated ________ Amount ________

Reason ____________

____

The above party giving this order was informed of and agreed to the following conditions:

1) This order, if oral (not signed by party ordering stop payment), is binding upon Bank only for 14 calendar days (unless released prior to the expiration of 14 calendar days) unless confirmed in writing within that period and, if written, this order will become ineffective six months from the date hereof (unless released prior to the expiration of six months) unless renewed in writing.
2) Bank shall be bound only to exercise good faith and ordinary care in the observation of this order.
3) Bank shall have a reasonable time after the receipt hereof within which to notify all appropriate employees of this order and the party giving this order agrees that such notification shall be conclusively presumed to be within a reasonable time if completed within one hour after receipt of this order; and
4) Bank is authorized to charge and the party ordering stop payment agrees to pay a $15.00 charge for the placing of this order.
5) The party giving this order agrees to hold Bank harmless for all costs, expenses, or damages it may incur or suffer by refusing payment of the above described check.

Date ________ Time Received ________

Received by ____________

Address ____________

Phone ____________

____
Authorized Signature of Party Ordering Stop Payment

SAMPLE

Figure 3 Stop Payment Order Form

- Check the form to ensure the customer has completed it properly. Ensure that all information is legible.

- Obtain a phone number where the customer can be reached between 8:00 A.M. and 5:00 P.M. and write it on the form.

- Inform the customer that in the event one of the tellers has paid cash out on the check, before the stop payment order was taken, the order will not be valid.

  NOTE: This is why it is important to accurately record the time the order was taken on the form.

- Inform the customer that there is a fee for each stop payment which will be charged to the account.

  NOTE: This fee is determined by each financial institution, and is normally stated on the stop payment form the customer signs. The account must have a sufficient balance to cover the check being stopped. Insufficient funds is not a valid reason to place a stop payment on a check. Many financial institutions will not accept a stop payment order unless there are funds in the account to cover both the amount of the check and the stop payment fee.

- Complete the stop payment form with the date, the time, and your name.

  NOTE: The customer service area has "a reasonable time" in which to notify all appropriate employees of the order. This time can be an hour or even less. Some departmental rules dictate that the stop payment be entered into the computer system immediately.

- File or route the stop payment form according to the financial institution's policy.

OBJECTIVE 5

Select from a list the steps necessary to reconcile a customer's statement.

Usually, when a customer receives the monthly statement from the financial institution, it will not agree with his/her check register. The customer should reconcile the statement (make the two balances agree) each month. However, sometimes customers are unable to reconcile their statements to their check register balances, and they will request the help of the Customer Service/Account Representative. In order to help customers effectively, reconciliation skills must be developed. Attention to detail is critical in this procedure and overlooked errors can cause hours of tedious research. Therefore, the reconciliation process is much easier when approached methodically. Use the following procedure to reconcile bank statements.

NOTE: Many financial institutions perform reconciliations for customers by appointment only. This service is usually limited to a maximum of three months statements with checks and check register. Some institutions charge $25 or more per hour for this service.

- Compare the prior month's ending balance with the current month's beginning balance on the customer's statement.

  EXAMPLE: Compare January's ending balance with February's beginning balance.

  Notify the supervisor immediately if these two figures do not agree.

- Arrange the canceled checks in order by check number, if checks are available.

  NOTE: Many times the checks will not be available due to truncation.

- Arrange ATM receipts (electronic transactions) in order by date, if available.

  NOTE: If more than one transaction occurred on a single date, arrange in transaction number or time sequence within a single date.

- Compare the canceled checks with the statement to ensure the checks listed on the statement have been returned by the financial institution.

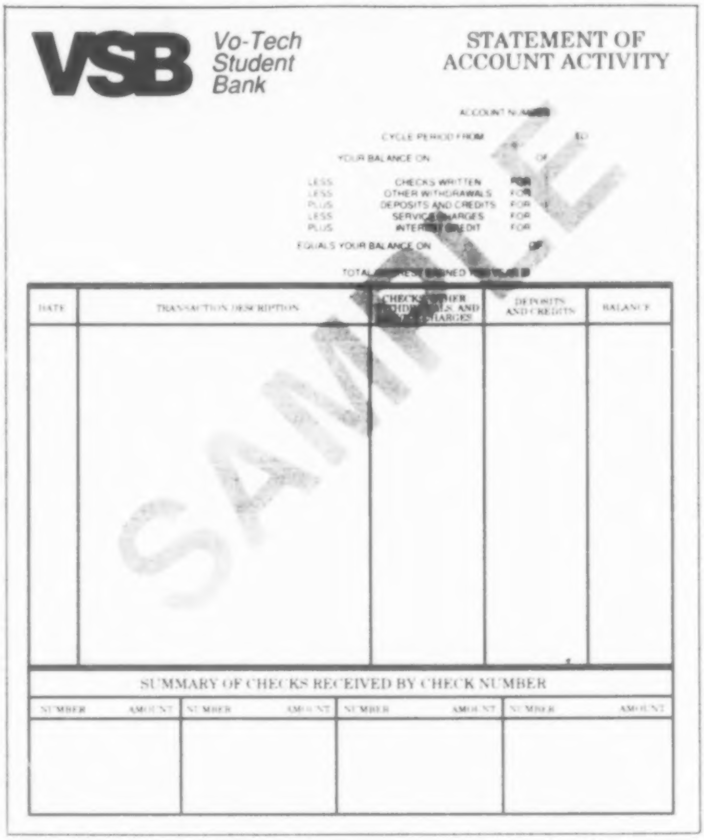
- Compare the ATM receipts with the statement to ensure the electronic entries have been posted correctly.

- Compare canceled checks with the check register. Place a check mark by each amount for which there is a canceled check.

- Compare the ATM receipts with the check register. Place a check mark by each amount for which there is a receipt.

  NOTE: If there are no ATM receipts, compare the ATM amounts listed on the check register with the ATM amounts on the statement.

- Complete the reconciliation form printed on the reverse of the monthly customer statement.



VSB Vo-Tech Student Bank

STATEMENT OF ACCOUNT ACTIVITY

ACCOUNT NUMBER

CYCLE PERIOD FROM TO

YOUR BALANCE ON OF

LESS CHECKS WRITTEN FOR

LESS OTHER WITHDRAWALS FOR

PLUS DEPOSITS AND CREDITS FOR

LESS SERVICE CHARGES FOR

PLUS INTEREST CREDIT FOR

EQUALS YOUR BALANCE ON OF

TOTAL INTEREST EARNED THIS YEAR

DATE	TRANSACTION DESCRIPTION	CHECKS/OTHER WITHDRAWALS AND SERVICE CHARGES	DEPOSITS AND CREDITS	BALANCE

SUMMARY OF CHECKS RECEIVED BY CHECK NUMBER

NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT

Figure 4 Sample Customer Statement

OBJECTIVE 6

Select techniques that could be used to locate errors in reconciling a customer's statement.

When a customer's statement does not balance after the reconciliation process, use the techniques listed below to locate errors.

- Check the completed reconciliation form to ensure amounts were transferred correctly.
- Verify that service charges were subtracted on the check register.
- Check the arithmetic on the reconciliation form. Use a calculator.

- Compare the canceled checks with the check register to ensure that the amount of each check was the same as the amount in the check register.
- Compare ATM receipts to the check register to ensure all were recorded and recorded accurately.
- Check the arithmetic in the check register.
- Check to ensure outstanding checks from the last statement period were posted during this statement period.
- Compare the encoded amounts on the checks to the written amounts on the checks.
- Compare the canceled checks, if available, with the bank statement.

RECONCILIATION FORM

MONTH ______________________ 19 ____

THIS FORM IS PROVIDED TO HELP YOU
BALANCE THIS STATEMENT

CHECKS AND OTHER WITHDRAWALS
NOT SHOWN ON THIS STATEMENT

NO.	$	
TOTAL	$	

ENDING BALANCE SHOWN ON THIS STATEMENT $ ______________

ADD

DEPOSITS NOT SHOWN ON THIS STATEMENT
+ $ ______________
+ ______________
+ ______________

SUBTOTAL $ ______________

SUBTRACT

TOTAL CHECKS AND OTHER CHARGES NOT SHOWN ON THIS STATEMENT — $ ______________

BALANCE $ ______________

SHOULD AGREE WITH CHECK BOOK BALANCE AFTER DEDUCTING ANY SERVICE CHARGES AND ADDING ANY INTEREST CREDITS SHOWN ON THIS STATEMENT.

TM 1

ACTIVITY SHEET 1

USING TROUBLE SHOOTING TECHNIQUES

IV

Adding and Subtracting in the Right Places

In reconciling a customer's statement, the following factors were found to be causing the difference in the statement and check register balances. Write either the word *added* or *subtracted* in the appropriate column to indicate what would be done with each amount on the reconciliation statement.

	Statement Balance	Check Register Balance
Example: A bank service charge of $7.50 was not recorded		subtracted
Deposit of $100 was not shown on the customer's statement		
ATM withdrawal of $50 was not entered in the check register		
Check issued for $75 was not shown on the statement		
Stop payment fee of $20 was not recorded		
Check issued for $94 was entered in the register as $49		
ATM deposit of $95 was not entered in the check register		
Interest credit of $3.75 appears on the bank statement		

ASSIGNMENT SHEET 1

USING TROUBLE SHOOTING TECHNIQUES

IV

NAME ______________________ SCORE ______

OBJECTIVE 7

Issue a stop payment.

INTRODUCTION

In order to help customers solve problems efficiently, Customer Service/Account Representatives must be familiar with common forms used in the trouble-shooting process. A stop payment form is one example of a routine form used periodically.

Job Acquisition/ Development Skills
- Master specific job task/procedure

DIRECTIONS

Complete the stop payment order form on the next page using the scenario below.

SCENARIO

Barbara Kool came to the Vo-Tech Student Bank on May 15, at 11:05 AM and requested that a stop payment be placed on a check for $575 payable to Vo-Tech Student Mortgage Company, dated April 27. The number of the check was 2589. The mortgage company hadn't received the check and called her about the late payment. She felt that the check had been stolen or lost in the mail. The number of Ms. Kool's account is 30-12345. Ms. Kool signed the form at 11:10 AM.

Cognitive Activities Skills
- Collect/record information

Functional Writing Skills
- Complete forms and records

WRITTEN OR ORAL STOP PAYMENT ORDER TO:

VO-TECH STUDENT BANK
OF VOTECHSVILLE

______________________________ ,by
(Name of party ordering stop payment)

☐ Personal contact: ☐ Telephone; or ☐ Written Order, signed below,

authorized and instructed Bank to stop payment on the following described check:

Account No. ______________

Maker ______________________________

____

Payee ______________________________

Check ________ Dated ________ Amount ______________

Reason: ______________________________

____

The above party giving this order was informed of and agreed to the following conditions:

(1) This order, if oral (not signed by party ordering stop payment), is binding upon Bank only for 14 calendar days (unless released prior to the expiration of 14 calendar days) unless confirmed in writing within that period and, if written, this order will become ineffective six months from the date hereof (unless released prior to the expiration of six months) unless renewed in writing:
(2) Bank shall be bound only to exercise good faith and ordinary care in the observation of this order:
(3) Bank shall have a reasonable time after the receipt hereof within which to notify all appropriate employees of this order and the party giving this order agrees that such notification shall be conclusively presumed to be within a reasonable time if completed within one hour after receipt of this order.; and
(4) Bank is authorized to charge and the party ordering stop payment agrees to pay a $15.00 charge for the placing of this order.
(5) The party giving this order agrees to hold Bank harmless for all costs, expenses, or damages it may incur or suffer by refusing payment of the above described check.

Date ______________ Time Received ______________

Received by ______________________________

Address ______________________________

Phone ______________________________

____
Authorized Signature of Party Ordering Stop Payment

ASSIGNMENT SHEET 2

USING TROUBLE SHOOTING TECHNIQUES

NAME ______________________ SCORE ________

OBJECTIVE 8

Reconcile a customer's statement.

INTRODUCTION

Often, customers will come for help with statement reconciliation because mistakes in their check register have caused them to overdraw their accounts. This is normally a last resort for the customer since there can be a large hourly charge associated with the help. It is normally a job for Customer Service/Account Representatives when it happens.

Job Acquisition/ Development Skills
- Master specific job task/procedure

DIRECTIONS

Complete a reconciliation statement form for each of the three accounts listed. Use the data provided below.

Operation and Calculation Skills
- Calculate with decimals

Math Application Skills
- Select/apply mathematical procedure

Functional Math Skills
- Use calculator for computation

Cognitive Activities Skills
- Collect/record information
- Analyze/synthesize information

1. Mango Tango Clothes Company

Bank balance as shown on bank statement	$2,872.30
Check register balance	2,901.10
Deposit put in night depository on last day of month, recorded in check register but not shown on bank statement	172.45
Outstanding checks	
No. 83	124.60
No. 86	34.05
Service Charge	15.00

2. Janis Brewster

Bank balance as shown on bank statement	$1,363.43
Check register balance	1,312.20
ATM withdrawal not recorded in check register	50.00
Deposit made after statement was issued	100.00
Outstanding checks	
No. 614	85.35
No. 617	19.58
No. 620	103.80
Service Charge	7.50

3. Stop-Real-Fast Grocery.

Bank balance as shown on bank statement	$3,249.10
Check register balance	3,434.55
Deposit made after statement was issued	234.00
Outstanding checks	
No. 128	31.40
No. 131	40.00
No. 132	7.15
Service Charge	15.00
Stop payment fee (Check No. 126)	15.00

RECONCILIATION FORM FOR MANGO TANGO CLOTHES COMPANY

MONTH ______________________________ 19______

THIS FORM IS PROVIDED TO HELP YOU BALANCE THIS STATEMENT

CHECKS AND OTHER WITHDRAWALS NOT SHOWN ON THIS STATEMENT

NO.	$	
TOTAL	$	

ENDING BALANCE SHOWN ON THIS STATEMENT $ ______________

ADD

DEPOSITS NOT SHOWN ON THIS STATEMENT

+ $ ______________

+ ______________

+ ______________

SUBTOTAL $ ______________

SUBTRACT

TOTAL CHECKS AND OTHER CHARGES NOT SHOWN ON THIS STATEMENT — $ ______________

BALANCE $ ______________

SHOULD AGREE WITH CHECK BOOK BALANCE AFTER DEDUCTING ANY SERVICE CHARGES AND ADDING ANY INTEREST CREDITS SHOWN ON THIS STATEMENT.

RECONCILIATION FORM FOR JANIS BREWSTER

MONTH ________________________ 19____

THIS FORM IS PROVIDED TO HELP YOU
BALANCE THIS STATEMENT

CHECKS AND OTHER WITHDRAWALS
NOT SHOWN ON THIS STATEMENT

NO.	$	
TOTAL	$	

ENDING BALANCE SHOWN ON THIS STATEMENT $____________

ADD
DEPOSITS NOT SHOWN ON THIS STATEMENT
+ $____________
+ ____________
+ ____________

SUBTOTAL $____________

SUBTRACT
TOTAL CHECKS AND OTHER CHARGES NOT SHOWN ON THIS STATEMENT — $____________

BALANCE $____________
SHOULD AGREE WITH CHECK BOOK BALANCE AFTER DEDUCTING ANY SERVICE CHARGES AND ADDING ANY INTEREST CREDITS SHOWN ON THIS STATEMENT.

RECONCILIATION FORM FOR STOP-REAL-FAST GROCERY

MONTH ______________________________ 19______

THIS FORM IS PROVIDED TO HELP YOU
BALANCE THIS STATEMENT

CHECKS AND OTHER WITHDRAWALS
NOT SHOWN ON THIS STATEMENT

NO.	$	
TOTAL	$	

ENDING BALANCE SHOWN ON THIS STATEMENT $____________________

ADD
DEPOSITS NOT SHOWN ON THIS STATEMENT
+ $____________________
+ ____________________
+ ____________________

SUBTOTAL $____________________

SUBTRACT
TOTAL CHECKS AND OTHER CHARGES NOT SHOWN ON THIS STATEMENT — $____________________

BALANCE $____________________
SHOULD AGREE WITH CHECK BOOK BALANCE AFTER DEDUCTING ANY SERVICE CHARGES AND ADDING ANY INTEREST CREDITS SHOWN ON THIS STATEMENT.

ASSIGNMENT SHEET 3

USING TROUBLE SHOOTING TECHNIQUES

NAME ______________________________ SCORE ________

OBJECTIVE 9

Locate errors in reconciling a customer's statement.

INTRODUCTION

Job Acquisition/ Development Skills
- Master specific job task/procedure

Customers have a way of making the same kinds of mistakes when trying to reconcile their accounts. Knowing some of the common mistakes they make can save time when helping reconcile their statements.

DIRECTIONS

Operation and Calculation Skills
- Calculate with decimals

Functional Math Skills
- Use calculator for computation

A statement received from the bank by Jose Mendez at the end of June showed a balance of $2,679.85 after the outstanding checks had been deducted. The checkbook balance was $2,594.85 before the $15 service charge was subtracted. Determine whether the checkbook balance or the statement balance is correct by rechecking the calculations on the checkbook register and providing totals where necessary.

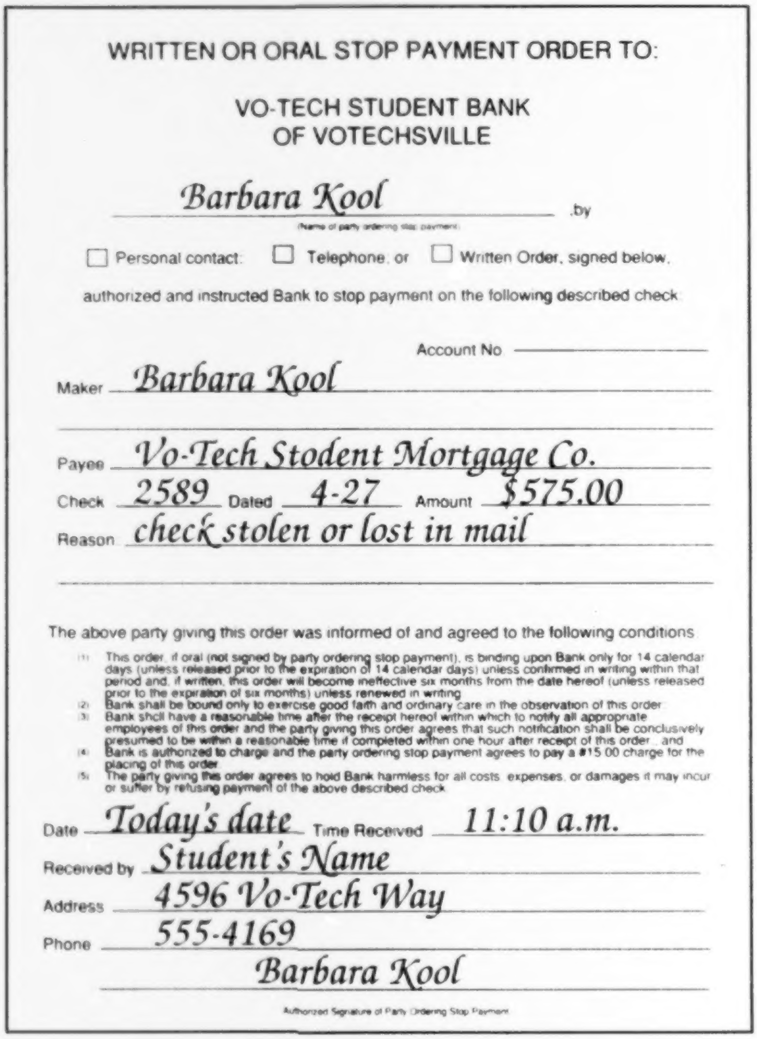
NOTE: The check register is shown on the next page.

CHECK REGISTER

CHECK NO.	DATE	CHECK ISSUED TO	AMOUNT OF CHECK	AMOUNT OF DEPOSIT	BALANCE 895.14
X	3/15	deposit pay check		1,000.00	
198	3/16	Vo-Tech Grocery	45.81		
X	3/17	ATM withdrawal	50.00		
199	3/18	Vo-Tech Cleaners	12.80		
200	3/19	Student Gift Store	24.95		
X	3/20	ATM deposit		195.00	
201	3/21	Student Car Repair	23.12		
202	3/21	Mango Clothes Co.	96.11		
203	3/23	Vo-Tech Grocery	39.10		
204	3/25	Pretty Fabrics, Inc	28.40		
X	3/27	ATM Withdrawal	75.00		
X	3/30	deposit paycheck		1,000.00	
X	3/30	service charge	15.00		

200

ASSIGNMENT SHEET 1



WRITTEN OR ORAL STOP PAYMENT ORDER TO:

VO-TECH STUDENT BANK
OF VOTECHSVILLE

Barbara Kool , by
(Name of party ordering stop payment)

☐ Personal contact: ☐ Telephone, or ☐ Written Order, signed below,

authorized and instructed Bank to stop payment on the following described check

Account No

Maker Barbara Kool

Payee Vo-Tech Stodent Mortgage Co.

Check 2589 Dated 4-27 Amount $575.00

Reason check stolen or lost in mail

The above party giving this order was informed of and agreed to the following conditions

(1) This order, if oral (not signed by party ordering stop payment), is binding upon Bank only for 14 calendar days (unless released prior to the expiration of 14 calendar days) unless confirmed in writing within that period and, if written, this order will become ineffective six months from the date hereof (unless released prior to the expiration of six months) unless renewed in writing
(2) Bank shall be bound only to exercise good faith and ordinary care in the observation of this order
(3) Bank shall have a reasonable time after the receipt hereof within which to notify all appropriate employees of this order and the party giving this order agrees that such notification shall be conclusively presumed to be within a reasonable time if completed within one hour after receipt of this order, and
(4) Bank is authorized to charge and the party ordering stop payment agrees to pay a $15.00 charge for the placing of this order
(5) The party giving this order agrees to hold Bank harmless for all costs, expenses, or damages it may incur or suffer by refusing payment of the above described check

Date Today's date Time Received 11:10 a.m.

Received by Student's Name

Address 4596 Vo-Tech Way

Phone 555-4169

Barbara Kool
Authorized Signature of Party Ordering Stop Payment

ASSIGNMENT SHEET 2 1.

MONTH *Current Month* 19____

THIS FORM IS PROVIDED TO HELP YOU BALANCE THIS STATEMENT

CHECKS AND OTHER WITHDRAWALS NOT SHOWN ON THIS STATEMENT

NO. 83	$ 124	60
86	34	05
TOTAL	$ 158	65

ENDING BALANCE SHOWN ON THIS STATEMENT $ 2,872.30

ADD DEPOSITS NOT SHOWN ON THIS STATEMENT + $ 172.45

+ ____

+ ____

SUBTOTAL $ 172.45

SUBTRACT TOTAL CHECKS AND OTHER CHARGES NOT SHOWN ON THIS STATEMENT — $ 158.65

BALANCE $ 2,886.10

SHOULD AGREE WITH CHECK BOOK BALANCE AFTER DEDUCTING ANY SERVICE CHARGES AND ADDING ANY INTEREST CREDITS SHOWN ON THIS STATEMENT.

ASSIGNMENT
SHEET 2 2.

MONTH *Current Month* 19____

THIS FORM IS PROVIDED TO HELP YOU BALANCE THIS STATEMENT

CHECKS AND OTHER WITHDRAWALS NOT SHOWN ON THIS STATEMENT

NO. 614	$ 85	35
617	19	58
620	103	80
TOTAL	$ 208	73

ENDING BALANCE SHOWN ON THIS STATEMENT $ 1,363.43

ADD
DEPOSITS NOT SHOWN ON THIS STATEMENT + $ 100.00
+ ____
+ ____

SUBTOTAL $ 1,463.43

SUBTRACT
TOTAL CHECKS AND OTHER CHARGES NOT SHOWN ON THIS STATEMENT — $ 208.73

BALANCE $ 1,254.70
SHOULD AGREE WITH CHECK BOOK BALANCE AFTER DEDUCTING ANY SERVICE CHARGES AND ADDING ANY INTEREST CREDITS SHOWN ON THIS STATEMENT.

NOTE: The $7.50 Service Charge and the $50.00 ATM withdrawal not recorded in the check register should be subtracted from the check register for a new register balance of $1254.70.

3.

MONTH *Current Month* 19____

THIS FORM IS PROVIDED TO HELP YOU
BALANCE THIS STATEMENT

CHECKS AND OTHER WITHDRAWALS
NOT SHOWN ON THIS STATEMENT

NO.	128	$	31	40
	131		40	00
	132		7	15
TOTAL		$	78	55

ENDING BALANCE SHOWN ON THIS STATEMENT $ 3,249.10

ADD

DEPOSITS NOT SHOWN ON THIS STATEMENT + $ 234.00

+

+

SUBTOTAL $ 3,483.10

SUBTRACT

TOTAL CHECKS AND OTHER CHARGES NOT SHOWN ON THIS STATEMENT — $ 78.55

BALANCE $ 3,404.55

SHOULD AGREE WITH CHECK BOOK BALANCE AFTER DEDUCTING ANY SERVICE CHARGES AND ADDING ANY INTEREST CREDITS SHOWN ON THIS STATEMENT.

NOTE: The $15.00 Service Charge and the $15.00 Stop Payment fee should be subtracted from the check register for a new register balance of $3,404.55.

ASSIGNMENT
SHEET 3

CHECK NO.	DATE	CHECK ISSUED TO	AMOUNT OF CHECK	AMOUNT OF DEPOSIT	BALANCE 895.14
X	3/15	deposit pay check		1,000.00	1,895.14
198	3/16	Vo-Tech Grocery	45.81		1,849.33
X	3/17	ATM withdrawal	50.00		1,799.33
199	3/18	Vo-Tech Cleaners	12.80		1,786.53
200	3/19	Student Gift Store	24.95		1,761.58
X	3/20	ATM deposit		195.00	1,956.58
201	3/21	Student Car Repair	23.12		1,933.46
202	3/21	Mango Clothes Co.	96.11		1,837.35
203	3/23	Vo-Tech Grocery	39.10		1,798.25
204	3/25	Pretty Fabrics, Inc	28.40		1,769.85
X	3/27	ATM Withdrawal	75.00		1,694.85
X	3/30	deposit paycheck		1,000.00	2,694.85
X	3/30	service charge	15.00		2,679.85

WRITTEN TEST

USING TROUBLE SHOOTING TECHNIQUES

IV

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with troubleshooting to their correct definitions. Write the correct letter in the blank.

______ 1. The total funds in an account after all debits and credits have been posted.

______ 2. A summary of all activity of an account.

______ 3. A restriction that freezes all of or a portion of the balance in an account

______ 4. Not enough money in an account to pay a check presented

______ 5. Adding and subtracting transactions to and from an account electronically

______ 6. An order issued by a depositor instructing the financial institution to refuse payment of a specific check.

a. Balance of account

b. Stop payment order

c. Customer's statement

d. Service charge

e. Deposit in transit

f. Reconcile

g. Drawer

h. Post

i. Hold

j. Payee

k. Insufficient funds

l. Outstanding checks

m. Maker

____

____

____

____

____

____

____

OBJECTIVE 5

Select from a list the steps necessary to reconcile a customer's statement. Write an "X" in front of reconciliation steps.

______ 1. Arrange the canceled checks in order.

______ 2. Ask the customer to bring in as many statements as possible.

______ 3. Complete the reconciliation form.

______ 4. Compare the ATM receipts with the check register.

______ 5. Arrange the ATM receipts in order.

______ 6. Suggest the customer close the out of balance account and start over with a new account.

______ 7. Compare the ATM receipts with the statement to ensure the electronic entries have been posted correctly.

______ 8. Compare the beginning and ending balances.

______ 9. Compare the canceled checks with the statement.

______ 10. Print a new statement for the customer.

______ 11. Compare the canceled checks with the check register.

OBJECTIVE 6 **Select techniques that could be used to locate errors in reconciling a customer's statement.** Write an "X" in the blank beside each technique that could be used to locate errors in reconciling a customer's statement.

______ 1. Check the microfiche.

______ 2. Check arithmetic on reconciliation form.

______ 3. Print a new statement for the customer.

______ 4. Compare ATM receipts to the check register.

______ 5. Compare canceled checks with bank statements.

______ 6. Check the arithmetic in the check register.

______ 7. Check to ensure there are no outstanding checks.

______ 8. Compare the encoded amounts on the checks to the written amounts on the checks.

______ 9. Verify service charges were subtracted on the check register.

______ 10. Verify there are no holds on the account.

______ 11. Check reconciliation form to ensure amounts were transferred correctly.

______ 12. Compare the canceled checks with the check register.

______ 13. Check the endorsement on the checks.

______ 14. Ensure outstanding checks from the last statement period were posted during this statement period.

NOTICE In addition to the written test items the student will be required to demonstrate mastery of the following objectives.

OBJECTIVE 7 **Issue a stop payment.** SCORE ______

OBJECTIVE 8 **Reconcile a customer's statement.** SCORE ______

OBJECTIVE 9

Locate errors in reconciling a customer's statement.

SCORE _______

WRITTEN TEST ANSWERS

USING TROUBLE SHOOTING TECHNIQUES IV

OBJECTIVE 1

1. a
2. c
3. i
4. k
5. h
6. b

OBJECTIVE 2

Answers will vary but should include the following points

- Holds are normally initiated by the teller area, the new account area or the legal department in cases of garnishment

- The customer service/accounting representative has the responsibility of reviewing the hold forms for accuracy and completeness and entering the hold through the appropriate CRT screen (or routing it to the person responsible)

OBJECTIVE 3

4, 5, 7

OBJECTIVE 4

- Obtain the necessary information about the check to be stopped including the check number, date issued, amount and payee.

- Check the appropriate screen to ensure the check has not already been paid.

- Give the customer the stop payment form to complete.

- Check the form to ensure the customer has completed it properly. Ensure that all information is legible.

- Obtain a phone number where the customer can be reached between 8:00 A.M. and 5:00 P.M. and write it on the form.

- Inform the customer that in the event one of the tellers has paid cash out on the check, before the stop payment order was taken, the order will not be valid.

- Inform the customer that there is a fee for each stop payment which will be charged to the account.

- Complete the stop payment form with the date, the time, and your name.
- File or route the stop payment form according to the financial institution's policy.

OBJECTIVE 5	1, 3, 4, 5, 7, 8, 9, 11
OBJECTIVE 6	2, 4, 5, 8, 9, 11, 12, 14
OBJECTIVE 7	Refer to answers to Assignment Sheet 1
OBJECTIVE 8	Refer to answers to Assignment Sheet 2
OBJECTIVE 9	Refer to answers to Assignment Sheet 3

FINANCIAL SERVICES SERIES:
CUSTOMER SERVICE/ACCOUNT REPRESENTATIVE

CI

	READING SKILLS																						
	Reading Comprehension									Research and Reference								Functional Reading					
UNITS OF INSTRUCTION STATE/LOCAL CODES*	Gain factual information	Distinguish fact, opinion and inference	Recognize stereotyping and bias	Recognize propaganda	Analyze cause and effect	Draw conclusions	Make generalizations	React to written material	Apply word analysis techniques	Select useful resources	Locate resources	Find materials in library	Use standard references	Use in-book reference tools	Use audiovisual media	Use computer data base	Use magazines and newspapers	Interpret forms and records	Follow written instructions	Interpret graphics and symbols	Use content area vocabulary	Interpret abbreviations/acronyms	Read aloud
Relating to Customers																							
Retrieving Customer Information																							
Updating Customer Information																							
Using Troubleshooting Techniques																							

	WRITI												
	Language		Composition								Resea		
UNITS OF INSTRUCTION STATE/LOCAL CODES*	Use standard grammar and correct spelling, punctuation, and capitalization	State ideas clearly	Use complete sentences	Develop preliminary outline	Use topic sentences	Use introductory/closing paragraphs	Compose reports	Compose essays	Proofread and edit	Construct graphics and symbols	Take notes	Use notecards	Create bibliography
Relating to Customers													
Retrieving Customer Information													
Updating Customer Information													
Using Troubleshooting Techniques													

*Use this line for entering your state and local codes for graduation requirements or learner outcomes

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MC BASIC SKILLS DOCUMENTATIO

NG SKILLS

MATH SKILLS

ch		Functional Writing							Operation and Calculation														Math Application											Data Analysis and Display													
Use footnotes	Outline material	Complete forms and records	Write instructions	Write letters	Write job applications	Write resumes	Use word processing	Use computer graphics	Round off numbers	Estimate answers	Use scientific notations	Use exponential notations	Calculate with whole numbers	Calculate with fractions	Calculate with decimals	Convert whole numbers to fractions	Convert whole numbers to decimals	Solve numerical expressions	Solve formulae and equations	Obtain squares and square roots	Convert units of measure	Perform metric calculations	Solve word problems	Select/apply mathematical formula	Select/apply mathematical procedure	Use English and metric measures	Solve time/rate/distance problems	Solve ratio/proportion problems	Solve percent problems	Apply techniques of scaling	Apply algebra principles	Apply geometry principles	Apply trigonometry principles	Interpret charts and tables	Interpret graphs (type)	Collect /record data	Apply sampling techniques	Apply principles of probability	Construct charts and tables	Construct graphs	Calculate statistics	Interpret statistics	Interpret blueprints/plans	Make measurements	Perform banking transactions	Make change	Solve practical problems
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		●																																													
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N MATRIX

votech
OKLAHOMA DEPARTMENT OF
VOCATIONAL AND TECHNICAL EDUCATION
1500 West Seventh Avenue
Stillwater, Oklahoma 74074-4364

SCIENCE SKILLS

92-008811

Functional Math	*General Science*	*Life Science*	*Physical Science*	*Earth Science*
Calculate gross earnings Solve income/expense problems Prepare a budget Calculate interest Solve interest problems Calculate sales tax Determine income tax Use calculator for computation Use computer for computation Use computer spreadsheets	Apply computing skills Apply scientific method of inquiry Conduct experiments Investigate science ethics Investigate science history Investigate/apply economics in technology Use scientific instruments Investigate/apply technology Collect specimens	Identify/classify living organisms Investigate biological history of the earth Investigate food chains, webs, pyramids Investigate/apply principles of human development Investigate/apply principles of genetics/heredity Investigate/apply principles of anatomy/physiology Investigate health issues	Analyze/classify matter Investigate forms/changes of matter Investigate forms/changes of energy Investigate/apply chemical properties Investigate/apply physical laws	Investigate physical characteristics of the earth Investigate geological history of the earth Investigate physical forces acting on the earth Solve problems of longitude, latitude, and time zones Investigate conservation of physical resources Investigate conservation of living resources Investigate issues of environmental impact Apply science principles to environmental issues

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	ORAL COMMUNICATIONS SKILLS																							INTERPERSON																
	Oral Presentation									Listening				Interactive Communication										General Relating																
UNITS OF INSTRUCTION STATE/LOCAL CODES*	Make informative presentations	Make persuasive presentations	Present personal opinion/viewpoint	Use good speaking techniques	Select/use words effectively	Use effective body language	Present appropriate appearance	Integrate audio and/or visual materials in oral presentations	Adapt presentation to specific audience	Apply active listening skills	Distinguish fact, opinion, and interference	Draw conclusions/make generalizations	Analyze/identify point of view	Give/follow oral directions	Apply questioning techniques	Conduct/receive interviews	Analyze/apply nonverbal communication	Work effectively in a group	Communicate with clients/customers/patients	Communicate with co-workers	Communicate with supervisors	Communicate with professional colleagues/associates	Apply telephone etiquette	Investigate/apply communication process models	Analyze/apply nonverbal communication	Investigate/apply cross-cultural communication	Interact with co-workers	Interact with supervisors	Interact with clients/customers/patients	Interact with professional colleagues/associates	Interact with family/friends	Participate in group activities	Participate in industrial relations/functions	Identify personal values/attitudes	Apply information to life experiences	Identify values/attitudes	Identify needs/drives	Select/apply appropriate behavior	Investigate/identify personal styles	Investigate/identify group/
Relating to Customers										●									●										●											
Retrieving Customer Information																																								
Updating Customer Information																																								
Using Troubleshooting Techniques																																								

*Use this line for entering your state and local codes for graduation requirements (essential outcomes)

AL OR RELATING SKILLS																		CREATIVE THINKING/ PROBLEM SOLVING SKILLS																				EM							
Teamwork Cooperation											Leadership/ Influence							Cognitive Activities																				Job Search/ Selection							
corporate climate	Give/receive feedback	Identify hidden purposes	Investigate/apply group dynamics	Control undesirable/ inappropriate behavior	Resolve conflicts	Clarify goals/objectives	Devise "win/win" situations	Build consensus	Generate ideas	Present point of view	Analyze/apply leadership styles	Analyze/apply management styles	Obtain confidence of others	Develop esteem in self/others	Persuade others	Analyze/apply motivation techniques	Provide positive coaching	Collect/record information	Identify critical elements/issues	Define a problem	Identify underlying causes	Apply a problem-solving model	Analyze/synthesize information	Identify/analyze underlying assumptions	Draw conclusions	Predict results/outcomes	Identify/evaluate consequences	Identify/develop alternatives	Evaluate alternatives	Select an alternative	Devise a solution	Create a finished product	Apply intuitive/creative thinking processes	Transfer knowledge/training to new situations	Apply new technology	Develop an action plan	Evaluate results/outcomes	Analyze personal occupational aptitudes/preferences	Investigate employment prospects of a career field/occupation	Investigate training requirements for a career field/occupation	Investigate benefits of a career field/occupation	Compare/evaluate career options	Develop personal career path	Locate appropriate jobs	Analyze duties/requirements/benefits of specific job
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n's Best Competency-Based Instructional Systems for

OYABILITY SKILLS														SOCIAL STUDIES SKILLS																														
Job Acquisition/ Development														Information Analysis						Social Studies Application										Functional Social Studies														
Master specific job task/procedure	Fill in job related applications	Write letter of application	Write personal resume	Interview for a job	Apply business etiquette	Practice good work habits/attitudes	Develop good personal presentation	Develop self confidence/esteem	Develop effective leadership	Deal effectively with supervisors	Deal effectively with co workers	Deal effectively with professional colleagues/associates	Deal effectively with customers/clients	Collect/record data	Interpret graphical information	Construct graphical information	Interpret maps/globes	Interpret statistical information	Analyze/interpret demographic information	Investigate/apply U.S. history	Investigate/apply world history	Investigate/apply U.S. geography	Investigate/apply world geography	Investigate/apply principles of government/politics	Investigate/apply principles of economics	Investigate/apply principles of ethics	Investigate/apply principles of psychology	Investigate/apply principles of sociology	Investigate/apply cross cultural studies	Practice responsible personal economics	Prepare a personal budget	Use credit responsibly	Practice good work ethics	Participate in industrial relations	Interact with people of different races/cultures	Investigate/participate in government	Investigate/apply American legal practices	Select/use sources of information on current events	Analyze current events	Analyze consumer issues	Analyze social issues	Analyze conservation/ecology issues	Analyze social impact of science/technology	Analyze economic impact of science/technology
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